

Unique Reference Number – 77000359581

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/09/2026

Letter Generation Date: 30/09/2026

Customer Name: SANDEEP RANJAN SINGH, BABITA SINGH

Communication Address:, Flat No C 606 Ritu Gardenia Chs Ltd Tivari Road, Juchandra Naigaon East Vasai Virar City, Juchandra, Palghar, PALGHAR, MAHARASHTRA, IN, 401208

Phone: +91-9022801533

Email ID: singh.sandeep900@gmail.com

Dear Sir / Madam,

Sub: Sanction Letter for ICICI HFC Facility ("Sanction Letter")

(Franchisee Code: 247180 - RULOANS DISTRIBUTION SERVICES PVT LTD)

Thank you for choosing ICICI Home Finance Company Limited (ICICI HFC). We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a Facility (the "Facility"). The said sanction of Facility is subject to key terms detailed in Annexure A (Key Fact Statement) and other terms detailed in Annexure B (Terms and Conditions applicable to the Facility).

ICICI Home Finance Company Limited

Registered Office:
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Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
ICICI HFC Tower,
Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000359581	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)			4000000 (Rs. Forty Lakhs only)				
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details			(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B				
4	Loan term (year/months/days)			240 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.				
5	Instalment details							
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction	
	EMI		240		33707		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						8.10 % p.a. Floating	
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
						B	S	EPI (₹) (Keeping tenure constant)
								No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)10.80 %	8.10 %p.a	Once in 6 months or as and when required	As and when required	34335
								252
8	Fee/Charges							
		Payable to the RE (A)				Payable to a third party through RE (B)		
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees (Non refundable)	One time		23600		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.19 % p.a.		
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)		
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any		
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL		
(iv)	Part Prepayment Fees					NIL		
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes		
(vi)	Any other charges (please specify) *							

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(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges, per transaction –	₹500/- (Rupees Five Hundred Only)
(ii)	Copy of original documents –	₹1000/- (Rupees One Thousand only)
(iii)	Repayment mode swap charges (PDC to PDC) –	₹1000/- (Rupees One Thousand only)
(iv)	Charges on account of non-submission of any Payment Instrument (PDC/NACH Mandate form, electronic security mandates etc.) for payment of Instalment, per transaction –	₹2000/- (Rupees Two Thousand only)
(v)	List of Documents –	₹500/- (Rupees Five Hundred only)
(vi)	Charges for swap of property –	₹10000/- (Rupees Ten Thousand only)
(vii)	Charges for prepayment statement -	₹500/- (Rupees Five Hundred Only)
(viii)	Documents Retrieval Charges –	₹500/- (Rupees Five Hundred Only)
(ix)	Cheque / Repayment Mode swap charges other than PDC to PDC –	₹500/- (Rupees Five Hundred Only)
(x)	Charges for Amortisation Schedule –	₹100/- (Rupees One Hundred only)
(xi)	Charges for Statement of account –	₹100/- (Rupees One Hundred only)
(xii)	Charges for duplicate NOC / No due certificate -	₹500/- (Rupees Five Hundred only)

***subject to applicable taxes**

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		Refer clause C under 'Additional terms and conditions under Annexure B
2	Clause of Loan agreement which details grievance redressal mechanism		Refer clause D under 'Additional terms and conditions' in Annexure B
3	Phone number and email id of the nodal grievance redressal officer		GRO (Grievance Redressal Officer): 022-66493844 Email: nodal.office@icicifhc.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)		Yes, Refer D under 'Additional terms and conditions in Annexure B
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:		
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	NA	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:		
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		Not applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower		Not applicable

Definitions:

- Annual Percentage Rate (APR) is the annual cost of credit to the borrower which includes interest rate and all other charges associated with the credit facility/ies.
- Equated Periodic Instalment (EPI) is an equated or fixed amount of repayments, consisting of both the principal and interest components, to be paid by a borrower towards repayment of a loan at periodic intervals for a fixed number of such intervals; and which result in complete amortisation of the loan. EPIs at monthly intervals are called EMLs.

I/we acknowledge that

- ICICI HFC has an unconditional right to cancel the outstanding un-drawn commitments under the Transaction Documents at any time during the currency of the Facility/ies and that ICICI HFC shall endeavor to provide prior intimation of the same to me/us.
- ICICI HFC follows defined instalment due date on a fixed day of each month which is decided on the basis of the date on which loan is disbursed. Accordingly, accounting reconciliations would be suitably effected at the time of payment of the last Instalment. Instances wherein Disbursement is delayed the Instalment amount may change accordingly.

The aforesaid sanction of the Facility will be subject to

1	The facility amount sanctioned shall be in the manner and subject to fulfilment of internal terms and conditions of the Lender including but not limited to applicable regulatory guidelines from time to time.
2	Execution of Facility and other documents between you and ICICI HFC as per ICICI HFCs policy and format.

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	Board Resolution/Authority Letter for the transaction and persons authorised to execute the documents to be provided before disbursement
15	Collateral to be vacant or Tenant NOC to be documented at the time of disbursement
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Customer verification to be positive
18	Declaration of communication address in case Non OVD document taken for address proof to be documented
19	Latest list of directors and shareholding pattern certified by company secretary/List of latest members
20	Legal Heir NOC to be provided(If applicable)
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	OSV to be documented prior to disbursement
24	Repayment of the loan to be made through HDFC BANK 50100494895511- SANDEEP RANJAN
25	Technical and Legal report to be positive
26	Temporary Overdraft availed on 26/05/2015 for Rs. 1 - Balance Tenure proof to be documented

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	4000000	6707	27000	33707
2	3993293	6752	26955	33707
3	3986541	6798	26910	33707
4	3979743	6844	26864	33707
5	3972899	6890	26818	33707
6	3966009	6936	26771	33707
7	3959073	6983	26724	33707
8	3952090	7030	26677	33707
9	3945059	7078	26630	33707
10	3937981	7126	26582	33707
11	3930856	7174	26534	33707
12	3923682	7222	26485	33707
13	3916460	7271	26437	33707
14	3909189	7320	26388	33707
15	3901869	7369	26338	33707
16	3894500	7419	26288	33707
17	3887080	7469	26238	33707

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
18	3879611	7520	26188	33707
19	3872092	7570	26137	33707
20	3864521	7621	26086	33707
21	3856900	7673	26035	33707
22	3849227	7725	25983	33707
23	3841502	7777	25931	33707
24	3833725	7829	25878	33707
25	3825896	7882	25825	33707
26	3818014	7935	25772	33707
27	3810078	7989	25719	33707
28	3802089	8043	25665	33707
29	3794046	8097	25610	33707
30	3785949	8152	25556	33707
31	3777797	8207	25501	33707
32	3769590	8262	25445	33707
33	3761328	8318	25389	33707
34	3753010	8374	25333	33707
35	3744636	8431	25277	33707
36	3736205	8488	25220	33707
37	3727718	8545	25163	33707
38	3719173	8603	25105	33707
39	3710570	8661	25047	33707
40	3701910	8719	24988	33707
41	3693190	8778	24930	33707
42	3684412	8837	24870	33707
43	3675575	8897	24811	33707
44	3666678	8957	24751	33707
45	3657721	9017	24690	33707
46	3648704	9078	24629	33707
47	3639626	9140	24568	33707
48	3630486	9201	24506	33707
49	3621285	9263	24444	33707
50	3612022	9326	24382	33707
51	3602696	9389	24319	33707
52	3593307	9452	24255	33707
53	3583855	9516	24192	33707
54	3574339	9580	24127	33707
55	3564759	9645	24063	33707
56	3555114	9710	23998	33707
57	3545404	9776	23932	33707
58	3535628	9842	23866	33707

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59	3525787	9908	23800	33707
60	3515879	9975	23733	33707
61	3505904	10042	23665	33707
62	3495862	10110	23598	33707
63	3485752	10178	23529	33707
64	3475574	10247	23461	33707
65	3465327	10316	23391	33707
66	3455011	10386	23322	33707
67	3444625	10456	23252	33707
68	3434169	10526	23181	33707
69	3423643	10597	23110	33707
70	3413046	10669	23039	33707
71	3402377	10741	22967	33707
72	3391636	10813	22894	33707
73	3380822	10886	22821	33707
74	3369936	10960	22748	33707
75	3358976	11034	22674	33707
76	3347942	11108	22599	33707
77	3336834	11183	22524	33707
78	3325650	11259	22449	33707
79	3314391	11335	22373	33707
80	3303057	11411	22296	33707
81	3291645	11488	22219	33707
82	3280157	11566	22142	33707
83	3268591	11644	22063	33707
84	3256947	11723	21985	33707
85	3245224	11802	21906	33707
86	3233422	11881	21826	33707
87	3221541	11962	21746	33707
88	3209579	12042	21665	33707
89	3197537	12124	21584	33707
90	3185413	12205	21502	33707
91	3173208	12288	21420	33707
92	3160920	12371	21337	33707
93	3148549	12454	21253	33707
94	3136095	12538	21169	33707
95	3123557	12623	21085	33707
96	3110934	12708	20999	33707
97	3098226	12794	20914	33707
98	3085432	12880	20827	33707

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99	3072551	12967	20740	33707
100	3059584	13055	20653	33707
101	3046529	13143	20565	33707
102	3033386	13232	20476	33707
103	3020155	13321	20387	33707
104	3006834	13411	20297	33707
105	2993423	13501	20206	33707
106	2979921	13593	20115	33707
107	2966329	13684	20023	33707
108	2952645	13777	19931	33707
109	2938868	13870	19838	33707
110	2924998	13963	19744	33707
111	2911035	14058	19650	33707
112	2896977	14152	19555	33707
113	2882825	14248	19460	33707
114	2868577	14344	19363	33707
115	2854233	14441	19267	33707
116	2839792	14538	19169	33707
117	2825254	14637	19071	33707
118	2810617	14735	18972	33707
119	2795882	14835	18873	33707
120	2781047	14935	18773	33707
121	2766112	15036	18672	33707
122	2751076	15137	18570	33707
123	2735939	15239	18468	33707
124	2720700	15342	18365	33707
125	2705357	15446	18262	33707
126	2689912	15550	18157	33707
127	2674362	15655	18052	33707
128	2658706	15761	17947	33707
129	2642946	15867	17840	33707
130	2627079	15974	17733	33707
131	2611104	16082	17625	33707
132	2595022	16191	17517	33707
133	2578832	16300	17408	33707
134	2562532	16410	17298	33707
135	2546122	16521	17187	33707
136	2529601	16632	17075	33707
137	2512969	16744	16963	33707
138	2496225	16857	16850	33707

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139	2479367	16971	16736	33707
140	2462396	17086	16622	33707
141	2445310	17201	16506	33707
142	2428109	17317	16390	33707
143	2410792	17434	16273	33707
144	2393357	17552	16156	33707
145	2375806	17670	16037	33707
146	2358135	17790	15918	33707
147	2340346	17910	15798	33707
148	2322436	18031	15677	33707
149	2304406	18152	15555	33707
150	2286253	18275	15433	33707
151	2267978	18398	15309	33707
152	2249580	18522	15185	33707
153	2231058	18647	15060	33707
154	2212411	18773	14934	33707
155	2193637	18900	14808	33707
156	2174737	19028	14680	33707
157	2155710	19156	14552	33707
158	2136554	19285	14422	33707
159	2117269	19415	14292	33707
160	2097853	19546	14161	33707
161	2078307	19678	14029	33707
162	2058628	19811	13896	33707
163	2038817	19945	13763	33707
164	2018872	20080	13628	33707
165	1998792	20215	13492	33707
166	1978577	20352	13356	33707
167	1958226	20489	13219	33707
168	1937737	20627	13080	33707
169	1917109	20767	12941	33707
170	1896343	20907	12801	33707
171	1875436	21048	12660	33707
172	1854388	21190	12518	33707
173	1833199	21333	12375	33707
174	1811866	21477	12231	33707
175	1790389	21622	12086	33707
176	1768767	21768	11940	33707
177	1746999	21915	11793	33707
178	1725084	22063	11645	33707

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179	1703022	22212	11496	33707
180	1680810	22362	11346	33707
181	1658449	22512	11195	33707
182	1635936	22664	11043	33707
183	1613272	22817	10890	33707
184	1590454	22971	10736	33707
185	1567483	23126	10581	33707
186	1544356	23283	10425	33707
187	1521074	23440	10268	33707
188	1497634	23598	10110	33707
189	1474036	23757	9950	33707
190	1450279	23918	9790	33707
191	1426361	24079	9628	33707
192	1402282	24242	9466	33707
193	1378040	24405	9302	33707
194	1353635	24570	9138	33707
195	1329065	24736	8972	33707
196	1304329	24903	8805	33707
197	1279427	25071	8637	33707
198	1254356	25240	8467	33707
199	1229116	25410	8297	33707
200	1203705	25582	8126	33707
201	1178123	25755	7953	33707
202	1152369	25929	7779	33707
203	1126440	26104	7604	33707
204	1100336	26280	7428	33707
205	1074057	26457	7250	33707
206	1047600	26636	7072	33707
207	1020964	26815	6892	33707
208	994148	26997	6711	33707
209	967152	27179	6529	33707
210	939973	27362	6345	33707
211	912611	27547	6161	33707
212	885064	27733	5975	33707
213	857331	27920	5787	33707
214	829411	28108	5599	33707
215	801303	28298	5409	33707
216	773005	28489	5218	33707
217	744515	28682	5026	33707
218	715834	28875	4832	33707

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219	686959	29070	4637	33707
220	657889	29266	4441	33707
221	628623	29464	4244	33707
222	599159	29663	4045	33707
223	569496	29863	3845	33707
224	539633	30064	3643	33707
225	509569	30267	3440	33707
226	479301	30472	3236	33707
227	448830	30677	3030	33707
228	418152	30884	2823	33707
229	387268	31093	2615	33707
230	356175	31303	2405	33707
231	324872	31514	2193	33707
232	293358	31727	1981	33707
233	261631	31941	1767	33707
234	229690	32157	1551	33707
235	197533	32374	1334	33707
236	165160	32592	1115	33707
237	132568	32812	895	33707
238	99755	33034	674	33707
239	66722	33257	451	33707
240	33465	33465	226	33691

Annexure A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS)	4000000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 33707
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	8.10 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	4089796
6	Fee/Charges payable (in Rupees)	25075
A.	Payable to the RE (SI No.8A of the KFS)	25075
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	3974925
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8089796
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.19 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS

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11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable
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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

“Pre-EMI Interest” or “PEMII” means the interest on the Facility, payable for the period starting from the respective date/ date(s) of Disbursement up to the date from which the interest becomes payable as part of the Instalments. Such Pre-EMI Interest shall be subject to be rounded off to the next Rupee. Property” shall mean the immoveable property/properties, the description of which is further detailed in the Facility Agreement, for the purchase of which and/or against the security of which the Facility has been availed of by the Borrower, including the improvements made or occurred to it whether or not by utilising the Facility proceeds and also all benefits arising out of such Property.

“Transaction Document(s)” means this Sanction Letter along with the all Annexures hereto, all writings, undertakings, authorizations, security documents including in relation to creation of, perfection of and recording of any Security, and other documents, as required/ may be required by the ICICI HFC, executed or entered into or to be executed or entered into/ by the Borrower or, as the case may be, any other person, in relation to, or pertaining to the Facility and/or Security therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI HFC to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have executed transaction documents, in a form and manner as may be required by ICICI HFC in connection with the Facilities.
2. The Facility Agreement/Credit Facility Application Form and other **transaction documents** may/will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI HFC's discretion and subject to compliance of all formalities and documentation as may be specified/required by ICICI HFC. The continuance of the Facilities is subject to cancellation and/or repayment to ICICI HFC on demand without assigning any reason for the same.
4. ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - e) there is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by ICICI HFC to you/any of you;
 - f) the legal/technical/valuation report on the property is not satisfactory to ICICI HFC
5. This sanction shall be available to the borrower/s for a validity period of 90 days for HL, 60 days for LAP against residential/commercial property & NRP, 30 days for LAP against other properties provided the borrower/s deposits with ICICI HFC the administrative charges & other charges/fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI HFC
6. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due.
7. ICICI HFC is entitled to add to, delete or modify all or any of the terms and conditions for the facility and/or the Standard Terms applicable to the Facilities.
8. The borrower/s shall immediately intimate ICICI HFC in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss/change in job/profession etc. as also any change in any information stated in your application for the Facilities.
9. Gradation of interest rate will be based on factors such as credit bureau, type of income, type of collateral, customer profile, type of product etc. For more details, please visit our website www.icicihfc.com. The rate of interest applicable to the Facilities shall be as prevailing on the date/s of disbursement(s) / drawal(s) and as mentioned in this sanction letter and more particularly detailed in the Facility Agreement/Credit Facility Application Form.
10. No disbursements/drawals under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose(s) as mentioned overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI HFC.
11. ICICI HFC has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI HFC reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI HFC and the decision of ICICI HFC in that behalf shall be binding on the borrower/s.
12. For all products, ICICI HFC may, in its sole discretion and on such terms for payment of prepayment charges etc. as it may prescribe (**subject to applicable laws/regulations from time to time**) and **compliance with any other conditions as it may specify from time to time**, permit prepayment/ acceleration in payment of EMIs/installment at the request of the borrower/s. In the event ICICI HFC permits any prepayment/acceleration, the repayment schedule for such facility shall be amended/altered by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, PEMII, EMI outstanding, EMI of the current month and balance towards the principal amount of such facility. ICICI HFC, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI HFC from time to time is prepaid.

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13. The original property/title documents will be released to you within 30 days from the date of full repayment/settlement of the Facility at the nearest loan servicing branch of ICICI Bank Limited/ICICI HFC as per the borrower's communication address or customer can also opt for any other preferred location by visiting branch of ICICI HFC. The release of original property documents shall be subject to no dues being payable in respect of this Facility or any other credit facility availed by the borrower from ICICI HFC, for which the said property was charged to ICICI HFC.
14. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

Terms and Conditions applicable only for Non-Resident (NRI)/Person of Indian Origin (PIO)/ Overseas Citizen of India (OCI):

15. Repayment of the Facilities and all charges leviable under the Facility Agreement/ Credit Facility Application Form shall be made by the borrower/s by remittances from abroad through normal banking channels or out of his / her NRE/FCNR/NRO account in India or through rental income derived from renting out the property in India and/or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA
16. The property purchased out of the proceeds of the Facilities will be used by the non -resident for his / her own occupation on his /her return to India and not for any other purpose.
17. In the event of the property is given on lease/leave and license/tenancy basis (if so agreed upon by ICICI HFC) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the facility, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the facility, ICICI HFC may in its sole discretion permit swap of the post-dated cheques for re-schedulement of the EMI.
18. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.

Additional Terms and Conditions applicable for Adjustable Interest Rate:

19. (i) ICICI Home Prime Lending Rate (IHPLR) shall mean the percentage rate per annum from time to time and notified/ announced by ICICI HFC in such form and manner as deemed appropriate by ICICI HFC from time to time as IHPLR.
- (ii) Adjustable Interest Rate (AIR) means the IHPLR and the margin, if any as specified by ICICI HFC shall be applied by ICICI HFC on the first of the month following the month of the year (as per the English Calendar) in which IHPLR changed. AIR would change based on changes in the IHPLR.
- (iii) Any change in IHPLR may result in a change in your EMI or tenor or both. This change in rate of interest shall be communicated to the Borrower, post reset along with options to (including but not limited to) increase in tenor or EMI or both or to switch over to fixed rate as per ICICI HFC/Lender's approved policy.
20. For illustration purpose, please find below table depicting possible impact of change in benchmark Interest rate on EMI/Tenure on Loan account:

Particulars	Existing	Change in Tenure (keeping EMI constant)	Change in EMI (keeping Tenure constant)	Change in EMI & Tenure (both)
Rate of Interest	9.00%	9.25%	9.25%	9.25%
Loan Amount (Rs.)	5,000,000	5,000,000	5,000,000	5,000,000
Tenure (in months)	300	327	300	324
EMI Amount (Rs.)	41,960	41,960	42,820	42,034

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

- 1) Facility for the purpose of purchase of property under construction:
If the Purpose of the Facility is to purchase property(ies), which is under construction or to improve / repair property, the following additional terms and conditions shall apply:
- 2) A reference to the term:
(i) "construction" includes modification or extension of the Property(ies);
(ii) "improvement" means any structural, internal, or external improvement to the Property as agreed by the Borrower with the ICICI HFC.
- 3) The ICICI HFC will disburse the Facility (to buy, construct, improve or repair the Property(ies)) only after Borrower pays agreed self-contribution and produces documentary proof to ICICI HFC.
- 4) The ICICI HFC may extend the Facility for the purpose of improvement of office/commercial Property(ies) only if the Borrower is simultaneously buying the Property.
- 5) The ICICI HFC will disburse the Facility for the purpose of construction / improvement of the Property(ies) only after the Borrower commences construction / improvement of such Property and produces documentary proof to the ICICI HFC.
- 6) If the Facility has been agreed to be granted for the purpose of acquiring Property(ies) which is under construction / for purpose of construction of the Property(ies), The ICICI HFC may make disbursements under the Facility in stages as per the progress of work, in terms of its internal norms and guidelines as applicable from time to time. The decision of the ICICI HFC in this regard shall be final and binding on the Applicant.
- 7) The Borrower shall –
 - a. acquire / construct / improve / repair the Property(ies) in accordance with sanctioned plans;
 - b. the Borrower shall inform ICICI HFC when such acquisition / construction / improvement / repair is completed, and obtain and produce to the ICICI HFC a true copy of occupation / completion certificate issued by the Municipal and other concerned competent authority;
 - c. promptly notify the ICICI HFC of any event or circumstance which might delay commencement or completion of the construction or acquisition of the Property(ies);
 - d. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - e. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - f. pay maintenance and other charges for its upkeep and any other dues payable in respect of the Property(ies) or its use;
 - g. notify the ICICI HFC, details of any additions or alterations to the Property(ies) which the Borrower proposes to do, and the Borrower shall not carry out any such material additions or alterations without the prior consent of the ICICI HFC;
 - h. inform the ICICI HFC of the progress of construction / improvement/ repair of the Property(ies).
- 8) The Borrower shall not hold the ICICI HFC responsible for any delay in the construction / giving possession of / completion of the Property(ies) by the developer / promoter / builder /society to the Applicant, or for quality, condition or fitness of construction of the Property(ies) even if the ICICI HFC may have approved / sanctioned any facilities to such developer /promoter/builder/Development Authority or given to the Borrower any information about such promoter/property/builder/Development Authority.

B. Equated Monthly Installments

1. In case of the Facility sanctioned for the purpose of purchase of under construction property or for purchase of a plot for construction of the property, prior to the start of the principal Instalments, the Borrower shall pay the interest at the applicable Interest Rate to the ICICI HFC by way of the Pre-EMI Interest.
2. Where the Facility is disbursed by a single tranche, the Facility shall be repaid in accordance with the agreed repayment schedule as specified in Annexure A.1. Where the Facility is disbursable in more than one tranches, the Borrower has by mutual agreement with the ICICI HFC, may chose one of the following three options as further detailed under the Facility Agreement

C. Engagement of Recovery Agents

The Borrower hereby agrees and acknowledges that the ICICI HFC shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Facility, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the ICICI HFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.

D. Assignment

The Borrower hereby provides consent to the ICICI HFC to securitize, sell, assign, discount or transfer all or any part of the ICICI HFC's rights and/or obligations under the Facility, this Sanction Letter and all Transaction Documents executed from time to time in relation to the Facility to any person(s), at any time in the future. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower and all other persons. The Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, benefits or obligations under or in relation to the Facility, the Transaction Documents or any part thereof.

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* All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre - EMI interest (at the rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.

ICICI HFC provides ECS and/or Direct Debit facilities as modes of repayment wherever these facilities are available. We encourage customers to avail ECS/Direct Debit facilities for repayment.

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Suraj Chauhan will assist you with all your requirements pertaining to the above facility. You can reach him /her on 6261250892.

We look forward to a long-lasting relationship with you.

Thanking you,
Yours sincerely

Name: Ganesh Tukaram Dighe

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icicihfc.com This is a system generated letter and does not require any physical signature.

I/We accept the above terms & conditions.

I hereby expressly acknowledge that I have been informed about the loan amount, tenure, applicable interest and other terms of the said loan. I hereby affix my signature in acceptance of the same.

Customer Signature

To be signed by all Borrower/co-borrower.

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