

Unique Reference Number – 77000348622

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 06/10/2026

Letter Generation Date: 07/10/2026

Customer Name: AGRANI VINOD DHOBLE, PRANOTI VINOD DHOBLE

Communication Address:, FLAT NO B/1704 17TH FLOOR FORTUNE DOSTI GREATER THANE, KALHER BHIWANDI THANE, Kunde, Thane, THANE, MAHARASHTRA, IN, 421302

Phone: +91-9145777923

Email ID: agranid11@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 300505 - FINWIZZ FINANCIAL SERVICES PRIVATE LIMITED)

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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000348622	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2200000 (Rs. Twenty-Two 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		20940		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						9.80 % 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 %	(-)9.10 %	9.80 %p.a	Once in 6 months or as and when required	As and when required	21304	254
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		25960		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.					9.98 % 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 EMI.

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	77000348622 App Number to be linked with 77000348623, App Number
15	Applicant should be sole property owner
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Construction cost estimate to be documented
18	Consumer Loan availed on 02/07/2026 for Rs. 20774 - Balance Tenure proof to be documented
19	Consumer Loan availed on 09/08/2026 for Rs. 2000 - Balance Tenure proof to be documented
20	Current address proof to be documented and FI to be done
21	Customer verification to be positive
22	Declaration of communication address in case Non OVD document taken for address proof to be documented
23	Disbursement to be done under construction linked plan
24	Disbursement towards construction to start only after completion of plinth level.
25	Job vinatge proof to be documented
26	Latest bank statement with salary credit
27	Latest payslip -If not generated at the time of sanction
28	Legal Heir NOC to be provided(If applicable)
29	MOE to be executed in favor of ICICI HFC
30	NOI to be executed by the customer
31	OSV to be documented prior to disbursement
32	Repayment of the loan to be made through ICICI BANK LIMITED 100001527823- AGRANI
33	Self-construction declaration on land loan to be taken as per prescribed format
34	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2200000	2973	17967	20940
2	2197027	2998	17943	20940
3	2194029	3022	17918	20940
4	2191007	3047	17894	20940
5	2187960	3072	17869	20940
6	2184889	3097	17844	20940
7	2181792	3122	17818	20940
8	2178670	3148	17793	20940
9	2175522	3173	17767	20940

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10	2172349	3199	17741	20940
11	2169150	3225	17715	20940
12	2165925	3252	17689	20940
13	2162673	3278	17662	20940
14	2159395	3305	17636	20940
15	2156090	3332	17609	20940
16	2152758	3359	17581	20940
17	2149399	3387	17554	20940
18	2146012	3414	17526	20940
19	2142598	3442	17498	20940
20	2139156	3470	17470	20940
21	2135686	3499	17442	20940
22	2132187	3527	17413	20940
23	2128660	3556	17385	20940
24	2125104	3585	17356	20940
25	2121519	3614	17326	20940
26	2117905	3644	17297	20940
27	2114261	3674	17267	20940
28	2110587	3704	17237	20940
29	2106884	3734	17207	20940
30	2103150	3764	17176	20940
31	2099386	3795	17145	20940
32	2095591	3826	17114	20940
33	2091765	3857	17083	20940
34	2087908	3889	17052	20940
35	2084019	3921	17020	20940
36	2080098	3953	16988	20940
37	2076146	3985	16956	20940
38	2072161	4017	16923	20940
39	2068144	4050	16890	20940
40	2064093	4083	16857	20940
41	2060010	4117	16824	20940
42	2055894	4150	16790	20940
43	2051743	4184	16756	20940
44	2047559	4218	16722	20940
45	2043341	4253	16688	20940
46	2039088	4287	16653	20940
47	2034801	4322	16618	20940
48	2030478	4358	16583	20940
49	2026121	4393	16547	20940
50	2021727	4429	16511	20940

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
51	2017298	4465	16475	20940
52	2012833	4502	16439	20940
53	2008331	4539	16402	20940
54	2003792	4576	16365	20940
55	1999216	4613	16327	20940
56	1994603	4651	16290	20940
57	1989953	4689	16252	20940
58	1985264	4727	16213	20940
59	1980537	4766	16175	20940
60	1975771	4805	16136	20940
61	1970967	4844	16097	20940
62	1966123	4883	16057	20940
63	1961240	4923	16017	20940
64	1956316	4963	15977	20940
65	1951353	5004	15937	20940
66	1946349	5045	15896	20940
67	1941304	5086	15854	20940
68	1936218	5128	15813	20940
69	1931091	5169	15771	20940
70	1925921	5212	15729	20940
71	1920710	5254	15686	20940
72	1915455	5297	15643	20940
73	1910158	5340	15600	20940
74	1904818	5384	15557	20940
75	1899434	5428	15513	20940
76	1894006	5472	15468	20940
77	1888534	5517	15424	20940
78	1883017	5562	15378	20940
79	1877455	5607	15333	20940
80	1871847	5653	15287	20940
81	1866194	5699	15241	20940
82	1860495	5746	15195	20940
83	1854749	5793	15148	20940
84	1848956	5840	15100	20940
85	1843116	5888	15053	20940
86	1837228	5936	15005	20940
87	1831292	5984	14956	20940
88	1825307	6033	14907	20940
89	1819274	6083	14858	20940
90	1813191	6132	14808	20940

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91	1807059	6182	14758	20940
92	1800877	6233	14708	20940
93	1794644	6284	14657	20940
94	1788360	6335	14605	20940
95	1782025	6387	14554	20940
96	1775638	6439	14502	20940
97	1769199	6492	14449	20940
98	1762708	6545	14396	20940
99	1756163	6598	14342	20940
100	1749565	6652	14289	20940
101	1742913	6706	14234	20940
102	1736207	6761	14180	20940
103	1729446	6816	14124	20940
104	1722630	6872	14069	20940
105	1715758	6928	14013	20940
106	1708830	6985	13956	20940
107	1701846	7042	13899	20940
108	1694804	7099	13841	20940
109	1687705	7157	13783	20940
110	1680548	7216	13725	20940
111	1673332	7274	13666	20940
112	1666058	7334	13607	20940
113	1658724	7394	13547	20940
114	1651330	7454	13486	20940
115	1643876	7515	13425	20940
116	1636361	7576	13364	20940
117	1628785	7638	13302	20940
118	1621146	7701	13240	20940
119	1613446	7764	13177	20940
120	1605682	7827	13114	20940
121	1597855	7891	13050	20940
122	1589964	7955	12985	20940
123	1582009	8020	12920	20940
124	1573989	8086	12855	20940
125	1565903	8152	12789	20940
126	1557751	8218	12722	20940
127	1549533	8285	12655	20940
128	1541248	8353	12587	20940
129	1532894	8421	12519	20940
130	1524473	8490	12450	20940

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131	1515983	8559	12381	20940
132	1507423	8629	12311	20940
133	1498794	8700	12241	20940
134	1490094	8771	12170	20940
135	1481323	8843	12098	20940
136	1472481	8915	12026	20940
137	1463566	8988	11953	20940
138	1454578	9061	11880	20940
139	1445518	9135	11806	20940
140	1436383	9210	11731	20940
141	1427173	9285	11656	20940
142	1417888	9361	11580	20940
143	1408528	9437	11503	20940
144	1399091	9514	11426	20940
145	1389577	9592	11349	20940
146	1379985	9670	11270	20940
147	1370315	9749	11191	20940
148	1360566	9829	11112	20940
149	1350737	9909	11032	20940
150	1340828	9990	10951	20940
151	1330838	10071	10869	20940
152	1320766	10154	10787	20940
153	1310613	10237	10704	20940
154	1300376	10320	10620	20940
155	1290056	10405	10536	20940
156	1279651	10490	10451	20940
157	1269162	10575	10365	20940
158	1258587	10662	10279	20940
159	1247925	10749	10192	20940
160	1237176	10836	10104	20940
161	1226340	10925	10016	20940
162	1215415	11014	9926	20940
163	1204401	11104	9836	20940
164	1193297	11195	9746	20940
165	1182102	11286	9654	20940
166	1170816	11378	9562	20940
167	1159438	11471	9469	20940
168	1147966	11565	9376	20940
169	1136402	11659	9281	20940
170	1124742	11755	9186	20940

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171	1112988	11851	9090	20940
172	1101137	11947	8993	20940
173	1089190	12045	8896	20940
174	1077145	12143	8797	20940
175	1065001	12242	8698	20940
176	1052759	12342	8598	20940
177	1040416	12443	8497	20940
178	1027973	12545	8396	20940
179	1015428	12647	8293	20940
180	1002781	12751	8190	20940
181	990030	12855	8086	20940
182	977175	12960	7981	20940
183	964216	13066	7875	20940
184	951150	13172	7768	20940
185	937978	13280	7661	20940
186	924698	13388	7552	20940
187	911310	13498	7443	20940
188	897812	13608	7333	20940
189	884204	13719	7221	20940
190	870485	13831	7109	20940
191	856654	13944	6997	20940
192	842710	14058	6883	20940
193	828652	14173	6768	20940
194	814480	14288	6652	20940
195	800191	14405	6535	20940
196	785786	14523	6418	20940
197	771263	14641	6299	20940
198	756622	14761	6180	20940
199	741861	14881	6059	20940
200	726980	15003	5937	20940
201	711977	15126	5815	20940
202	696851	15249	5691	20940
203	681602	15374	5567	20940
204	666229	15499	5441	20940
205	650729	15626	5315	20940
206	635104	15753	5187	20940
207	619350	15882	5059	20940
208	603468	16012	4929	20940
209	587457	16142	4798	20940
210	571314	16274	4666	20940

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211	555040	16407	4533	20940
212	538633	16541	4399	20940
213	522092	16676	4264	20940
214	505415	16812	4128	20940
215	488603	16950	3991	20940
216	471653	17088	3852	20940
217	454565	17228	3713	20940
218	437337	17368	3572	20940
219	419969	17510	3430	20940
220	402459	17653	3287	20940
221	384805	17797	3143	20940
222	367008	17943	2998	20940
223	349065	18089	2851	20940
224	330976	18237	2703	20940
225	312739	18386	2555	20940
226	294353	18536	2404	20940
227	275817	18688	2253	20940
228	257129	18840	2100	20940
229	238289	18994	1947	20940
230	219295	19149	1791	20940
231	200146	19305	1635	20940
232	180841	19463	1477	20940
233	161378	19622	1318	20940
234	141755	19782	1158	20940
235	121973	19944	997	20940
236	102029	20107	834	20940
237	81922	20271	670	20940
238	61652	20437	504	20940
239	41215	20603	337	20940
240	20612	20612	169	20781

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)	2200000
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 20940
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)	9.80 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate	2825558

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	prevailing on sanction date (in Rupees)	
6	Fee/Charges payable (in Rupees)	27435
A.	Payable to the RE (SI No.8A of the KFS)	27435
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)	2172565
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5025558
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.98 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
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 Gaurav Borghare will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9130239715.

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

Thanking you,
Yours sincerely

Name: Shilpa Banker

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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