Unique Reference Number – 77000226799

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 27/05/2026
Letter Generation Date: 28/05/2026

Customer Name: MUNDHE BHAGWAT, KALPANA BABURAO GUTTE

Communication Address:, House No.148, Colony No 06 Ganesh Nagar Bhopkel, VTC Pune City, PO C M E, C M E, Pune City East, PUNE, MAHARASHTRA, IN, 411031

Phone: +91-7697914116
Email ID: bhagwatgitaa2023@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 232925 - BRANCH-3977)

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

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	**Loan proposal/ account No.**		**77000226799**		**Type of Loan and Purpose/End use of loan**		**Home Loan and Purchase/Improvement of Property**		
2	**Sanctioned Loan amount (in Rupees)**				**5000000 (Rs. Fifty 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**		**42134**		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	**42918**	**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		**11800**		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.**					**8.14** % 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) *								

	(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@icicihfc.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 EMIs.

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.

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	77000226799 App Number to be linked with 7795003217, App Number
14	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
15	Customer vertification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	Legal Heir NOC to be provided(If applicable)
18	MOE to be executed in favor of ICICI HFC
19	NOI to be executed by the customer
20	OSV to be documented prior to disbusement
21	Positive IHFC Resi and FI office to be documented before disbursement if referred.
22	Repayment of the loan to be made through STATE BANK OF INDIA 20184757379- MUNDHE
23	Technical and Legal report to be positive
24	Vacant property confirmation / Indemnity for Vacant property possession from Seller to be documented

Annexure _A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	5000000	8384	33750	42134
2	4991616	8441	33694	42134
3	4983175	8498	33637	42134
4	4974678	8555	33580	42134
5	4966123	8613	33522	42134
6	4957510	8671	33464	42134
7	4948839	8729	33405	42134
8	4940110	8788	33346	42134
9	4931322	8848	33287	42134
10	4922474	8907	33227	42134
11	4913567	8967	33167	42134
12	4904600	9028	33107	42134
13	4895572	9089	33046	42134
14	4886483	9150	32984	42134
15	4877332	9212	32922	42134
16	4868120	9274	32860	42134
17	4858846	9337	32798	42134
18	4849509	9400	32735	42134
19	4840110	9463	32671	42134

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
20	4830646	9527	32607	42134
21	4821119	9591	32543	42134
22	4811528	9656	32478	42134
23	4801872	9721	32413	42134
24	4792150	9787	32348	42134
25	4782363	9853	32281	42134
26	4772510	9920	32215	42134
27	4762591	9987	32148	42134
28	4752604	10054	32081	42134
29	4742550	10122	32013	42134
30	4732428	10190	31944	42134
31	4722238	10259	31876	42134
32	4711979	10328	31806	42134
33	4701651	10398	31737	42134
34	4691253	10468	31666	42134
35	4680785	10539	31596	42134
36	4670247	10610	31525	42134
37	4659637	10681	31453	42134
38	4648955	10754	31381	42134
39	4638202	10826	31308	42134
40	4627376	10899	31235	42134
41	4616477	10973	31162	42134
42	4605504	11047	31088	42134
43	4594457	11121	31013	42134
44	4583336	11196	30938	42134
45	4572139	11272	30862	42134
46	4560867	11348	30786	42134
47	4549519	11425	30710	42134
48	4538094	11502	30633	42134
49	4526592	11580	30555	42134
50	4515013	11658	30477	42134
51	4503355	11736	30398	42134
52	4491619	11816	30319	42134
53	4479803	11895	30239	42134
54	4467908	11976	30159	42134
55	4455932	12056	30078	42134
56	4443876	12138	29997	42134
57	4431738	12220	29915	42134
58	4419518	12302	29832	42134
59	4407216	12385	29749	42134
60	4394831	12469	29666	42134

ICICI Home Finance

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
61	4382362	12553	29581	42134
62	4369809	12638	29497	42134
63	4357171	12723	29411	42134
64	4344448	12809	29326	42134
65	4331639	12895	29239	42134
66	4318743	12982	29152	42134
67	4305761	13070	29064	42134
68	4292691	13158	28976	42134
69	4279532	13247	28887	42134
70	4266285	13337	28798	42134
71	4252949	13427	28708	42134
72	4239522	13517	28617	42134
73	4226005	13608	28526	42134
74	4212396	13700	28434	42134
75	4198696	13793	28342	42134
76	4184903	13886	28249	42134
77	4171017	13980	28155	42134
78	4157038	14074	28060	42134
79	4142964	14169	27965	42134
80	4128795	14265	27870	42134
81	4114530	14361	27774	42134
82	4100169	14458	27677	42134
83	4085711	14555	27579	42134
84	4071156	14654	27481	42134
85	4056502	14753	27382	42134
86	4041749	14852	27282	42134
87	4026897	14952	27182	42134
88	4011945	15053	27081	42134
89	3996891	15155	26980	42134
90	3981737	15257	26877	42134
91	3966479	15360	26774	42134
92	3951119	15464	26671	42134
93	3935655	15568	26566	42134
94	3920087	15673	26461	42134
95	3904413	15779	26355	42134
96	3888634	15886	26249	42134
97	3872748	15993	26142	42134
98	3856755	16101	26034	42134
99	3840654	16210	25925	42134
100	3824445	16319	25815	42134

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
101	3808126	16429	25705	42134
102	3791697	16540	25594	42134
103	3775157	16652	25483	42134
104	3758505	16764	25370	42134
105	3741741	16877	25257	42134
106	3724864	16991	25143	42134
107	3707873	17106	25029	42134
108	3690767	17221	24913	42134
109	3673545	17338	24797	42134
110	3656208	17455	24680	42134
111	3638753	17572	24562	42134
112	3621181	17691	24443	42134
113	3603490	17810	24324	42134
114	3585679	17931	24204	42134
115	3567749	18052	24083	42134
116	3549697	18174	23961	42134
117	3531523	18296	23838	42134
118	3513227	18420	23715	42134
119	3494807	18544	23590	42134
120	3476263	18669	23465	42134
121	3457594	18795	23339	42134
122	3438799	18922	23212	42134
123	3419877	19050	23085	42134
124	3400827	19178	22956	42134
125	3381649	19308	22827	42134
126	3362341	19438	22696	42134
127	3342902	19569	22565	42134
128	3323333	19702	22433	42134
129	3303632	19834	22300	42134
130	3283797	19968	22166	42134
131	3263829	20103	22031	42134
132	3243726	20239	21896	42134
133	3223487	20375	21759	42134
134	3203111	20513	21621	42134
135	3182598	20651	21483	42134
136	3161947	20791	21344	42134
137	3141156	20931	21203	42134
138	3120225	21072	21062	42134
139	3099152	21215	20920	42134
140	3077938	21358	20777	42134

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
141	3056580	21502	20632	42134
142	3035078	21647	20487	42134
143	3013430	21793	20341	42134
144	2991637	21940	20194	42134
145	2969696	22089	20046	42134
146	2947608	22238	19897	42134
147	2925370	22388	19747	42134
148	2902983	22539	19596	42134
149	2880444	22691	19443	42134
150	2857753	22844	19290	42134
151	2834909	22998	19136	42134
152	2811910	23154	18981	42134
153	2788757	23310	18825	42134
154	2765447	23467	18667	42134
155	2741979	23626	18509	42134
156	2718354	23785	18349	42134
157	2694569	23946	18189	42134
158	2670623	24107	18027	42134
159	2646516	24270	17864	42134
160	2622246	24434	17701	42134
161	2597812	24599	17536	42134
162	2573213	24765	17370	42134
163	2548448	24932	17203	42134
164	2523516	25100	17034	42134
165	2498416	25270	16865	42134
166	2473146	25440	16694	42134
167	2447706	25612	16523	42134
168	2422094	25785	16350	42134
169	2396309	25959	16176	42134
170	2370350	26134	16000	42134
171	2344216	26311	15824	42134
172	2317906	26488	15646	42134
173	2291417	26667	15468	42134
174	2264751	26847	15288	42134
175	2237904	27028	15106	42134
176	2210875	27211	14924	42134
177	2183665	27394	14740	42134
178	2156271	27579	14555	42134
179	2128691	27765	14369	42134
180	2100926	27953	14182	42134

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
181	2072973	28141	13993	42134
182	2044832	28331	13803	42134
183	2016501	28523	13612	42134
184	1987978	28715	13419	42134
185	1959263	28909	13226	42134
186	1930354	29104	13030	42134
187	1901250	29301	12834	42134
188	1871949	29498	12636	42134
189	1842451	29697	12437	42134
190	1812753	29898	12237	42134
191	1782855	30100	12035	42134
192	1752756	30303	11832	42134
193	1722453	30507	11627	42134
194	1691945	30713	11421	42134
195	1661232	30921	11214	42134
196	1630311	31129	11005	42134
197	1599182	31340	10795	42134
198	1567842	31551	10583	42134
199	1536291	31764	10370	42134
200	1504527	31978	10156	42134
201	1472549	32194	9940	42134
202	1440355	32412	9723	42134
203	1407943	32630	9504	42134
204	1375313	32851	9284	42134
205	1342462	33072	9062	42134
206	1309390	33296	8839	42134
207	1276094	33520	8614	42134
208	1242574	33747	8388	42134
209	1208827	33974	8160	42134
210	1174852	34204	7931	42134
211	1140649	34435	7700	42134
212	1106214	34667	7467	42134
213	1071547	34901	7233	42134
214	1036646	35137	6998	42134
215	1001509	35374	6761	42134
216	966136	35613	6522	42134
217	930523	35853	6282	42134
218	894670	36095	6040	42134
219	858575	36339	5796	42134
220	822236	36584	5551	42134

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
221	785652	36831	5304	42134
222	748822	37079	5055	42134
223	711742	37330	4805	42134
224	674412	37582	4553	42134
225	636831	37835	4299	42134
226	598995	38091	4044	42134
227	560905	38348	3787	42134
228	522557	38607	3528	42134
229	483950	38867	3267	42134
230	445083	39130	3005	42134
231	405953	39394	2741	42134
232	366559	39660	2475	42134
233	326899	39927	2207	42134
234	286972	40197	1938	42134
235	246775	40468	1666	42134
236	206307	40741	1393	42134
237	165565	41016	1118	42134
238	124549	41293	841	42134
239	83256	41572	562	42134
240	41684	41683	282	41966

Annexure _A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS)	**5000000**
2	Loan Term (in years/ months/ days) (Sl 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 EMIs in case of monthly instalments) Sl No. 5 of the KFS	EMI **42134**
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (Sl 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) (Sl No. 6 of the KFS)	Floating
4	Rate of Interest (Sl 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)	5112111
6	Fee/Charges payable (in Rupees)	13275
A.	Payable to the RE (Sl No.8A of the KFS)	13275
B	Payable to third-party routed through RE (Sl No.8B of the KFS template	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	**4986725**
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	10112111
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (Sl No.9 of the KFS)	**8.14 %**
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

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. 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.
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

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 Borrowert, 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.

ICICI Home Finance

* 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 Ujwal Mahadik will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7020168924.

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

Thanking you,
Yours sincerely

Name: Nikita Chouhan

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.