

Unique Reference Number – 77000351811

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 19/09/2026

Letter Generation Date: 19/09/2026

Customer Name: MEENA DEVENDRA SOLANKI, DEVENDRA JAYANTILAL SOLANKI

Communication Address:, Flat No B 11 Bldg No 258 Ground Floor, Sai Abhishek Chs Charkop Kandivali West, Charkop, Mumbai City North West, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400067

Phone: +91-8108884506

Email ID: meenamak44@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 365410 - Devendra Tiwari)

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.	77000351811	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		4877376 (Rs. Forty-Eight Lakhs Seventy-Seven Thousand Three Hundred and Seventy-Six 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)		300 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		300		37969		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	38783	323
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		17700		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.					8.15 % 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@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 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	co applicant income proof to be documented and all active loans of co applicant should be paid by co applicant only, must be check and vetted by TCM prior to disbursement.
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Customer verification to be positive
17	Declaration of communication address in case Non OVD document taken for address proof to be documented
18	JULY months salary slip and salary credit to be documented and vetted by TCM
19	latest PF statement to be doc
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	Rate approval of 8.10 pc from PH/BH to be obtained and vetted by TCM
25	Repayment of the loan to be made through STATE BANK OF INDIA 36610137695- MEENA
26	Subject to document updated aadhar card of both the applicants and same to be vetted by TCM before disb
27	Technical and Legal report to be positive
28	Valid current residential address proof to be doc and vetted by TCM

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	4877376	5047	32923	37969
2	4872329	5081	32889	37969
3	4867249	5115	32854	37969
4	4862133	5150	32820	37969
5	4856984	5184	32785	37969
6	4851799	5219	32750	37969
7	4846580	5255	32715	37969
8	4841326	5290	32679	37969
9	4836035	5326	32644	37969
10	4830710	5362	32608	37969
11	4825348	5398	32572	37969
12	4819950	5434	32535	37969
13	4814516	5471	32498	37969
14	4809045	5508	32462	37969
15	4803537	5545	32424	37969

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
16	4797992	5583	32387	37969
17	4792409	5620	32349	37969
18	4786789	5658	32311	37969
19	4781131	5696	32273	37969
20	4775434	5735	32235	37969
21	4769700	5774	32196	37969
22	4763926	5813	32157	37969
23	4758114	5852	32118	37969
24	4752262	5891	32078	37969
25	4746371	5931	32038	37969
26	4740440	5971	31998	37969
27	4734469	6011	31958	37969
28	4728457	6052	31918	37969
29	4722405	6093	31877	37969
30	4716312	6134	31836	37969
31	4710179	6175	31794	37969
32	4704003	6217	31753	37969
33	4697786	6259	31711	37969
34	4691527	6301	31668	37969
35	4685226	6344	31626	37969
36	4678882	6387	31583	37969
37	4672496	6430	31540	37969
38	4666066	6473	31496	37969
39	4659593	6517	31453	37969
40	4653076	6561	31409	37969
41	4646516	6605	31364	37969
42	4639911	6650	31320	37969
43	4633261	6694	31275	37969
44	4626567	6740	31230	37969
45	4619827	6785	31184	37969
46	4613042	6831	31139	37969
47	4606211	6877	31092	37969
48	4599334	6924	31046	37969
49	4592410	6970	30999	37969
50	4585440	7017	30952	37969
51	4578423	7065	30905	37969
52	4571358	7112	30857	37969
53	4564246	7160	30809	37969
54	4557085	7209	30761	37969
55	4549877	7257	30712	37969

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56	4542619	7306	30663	37969
57	4535313	7356	30614	37969
58	4527957	7405	30564	37969
59	4520552	7455	30514	37969
60	4513097	7506	30464	37969
61	4505591	7556	30413	37969
62	4498035	7607	30362	37969
63	4490428	7659	30311	37969
64	4482769	7710	30259	37969
65	4475059	7762	30207	37969
66	4467297	7815	30155	37969
67	4459482	7868	30102	37969
68	4451614	7921	30049	37969
69	4443694	7974	29995	37969
70	4435720	8028	29942	37969
71	4427692	8082	29887	37969
72	4419610	8137	29833	37969
73	4411473	8192	29778	37969
74	4403281	8247	29723	37969
75	4395035	8303	29667	37969
76	4386732	8359	29611	37969
77	4378374	8415	29555	37969
78	4369959	8472	29498	37969
79	4361487	8529	29441	37969
80	4352958	8587	29383	37969
81	4344371	8644	29325	37969
82	4335727	8703	29267	37969
83	4327024	8762	29208	37969
84	4318262	8821	29149	37969
85	4309442	8880	29089	37969
86	4300561	8940	29029	37969
87	4291621	9001	28969	37969
88	4282621	9061	28908	37969
89	4273559	9122	28847	37969
90	4264437	9184	28785	37969
91	4255253	9246	28723	37969
92	4246007	9308	28661	37969
93	4236698	9371	28598	37969
94	4227327	9435	28535	37969
95	4217892	9498	28471	37969

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96	4208394	9562	28407	37969
97	4198832	9627	28343	37969
98	4189205	9692	28278	37969
99	4179513	9757	28212	37969
100	4169756	9823	28146	37969
101	4159933	9889	28080	37969
102	4150043	9956	28013	37969
103	4140087	10023	27946	37969
104	4130064	10091	27878	37969
105	4119972	10159	27810	37969
106	4109813	10228	27742	37969
107	4099586	10297	27673	37969
108	4089289	10366	27603	37969
109	4078922	10436	27533	37969
110	4068486	10507	27463	37969
111	4057979	10578	27392	37969
112	4047402	10649	27320	37969
113	4036753	10721	27249	37969
114	4026032	10793	27176	37969
115	4015239	10866	27103	37969
116	4004372	10939	27030	37969
117	3993433	11013	26956	37969
118	3982420	11088	26882	37969
119	3971332	11163	26807	37969
120	3960169	11238	26732	37969
121	3948932	11314	26656	37969
122	3937618	11390	26579	37969
123	3926228	11467	26503	37969
124	3914761	11544	26425	37969
125	3903216	11622	26347	37969
126	3891594	11701	26269	37969
127	3879893	11780	26190	37969
128	3868114	11859	26110	37969
129	3856254	11939	26030	37969
130	3844315	12020	25950	37969
131	3832295	12101	25868	37969
132	3820194	12183	25787	37969
133	3808012	12265	25705	37969
134	3795747	12348	25622	37969
135	3783399	12431	25538	37969

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136	3770968	12515	25455	37969
137	3758453	12599	25370	37969
138	3745854	12684	25285	37969
139	3733169	12770	25199	37969
140	3720399	12856	25113	37969
141	3707543	12943	25026	37969
142	3694600	13030	24939	37969
143	3681569	13118	24851	37969
144	3668451	13207	24763	37969
145	3655244	13296	24673	37969
146	3641948	13386	24584	37969
147	3628562	13476	24493	37969
148	3615086	13567	24402	37969
149	3601518	13659	24311	37969
150	3587860	13751	24219	37969
151	3574109	13844	24126	37969
152	3560265	13937	24032	37969
153	3546328	14031	23938	37969
154	3532296	14126	23843	37969
155	3518170	14221	23748	37969
156	3503949	14317	23652	37969
157	3489632	14414	23556	37969
158	3475218	14511	23458	37969
159	3460706	14609	23360	37969
160	3446097	14708	23262	37969
161	3431389	14807	23162	37969
162	3416582	14907	23062	37969
163	3401675	15008	22962	37969
164	3386667	15109	22861	37969
165	3371559	15211	22759	37969
166	3356348	15314	22656	37969
167	3341034	15417	22552	37969
168	3325617	15521	22448	37969
169	3310096	15626	22344	37969
170	3294470	15731	22238	37969
171	3278739	15838	22132	37969
172	3262901	15944	22025	37969
173	3246957	16052	21917	37969
174	3230905	16160	21809	37969
175	3214744	16269	21700	37969

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176	3198475	16379	21590	37969
177	3182095	16490	21480	37969
178	3165606	16601	21368	37969
179	3149004	16713	21256	37969
180	3132291	16826	21143	37969
181	3115465	16940	21030	37969
182	3098526	17054	20916	37969
183	3081472	17169	20800	37969
184	3064303	17285	20685	37969
185	3047018	17402	20568	37969
186	3029616	17519	20450	37969
187	3012097	17637	20332	37969
188	2994460	17756	20213	37969
189	2976703	17876	20093	37969
190	2958827	17997	19973	37969
191	2940830	18118	19851	37969
192	2922712	18241	19729	37969
193	2904471	18364	19606	37969
194	2886107	18488	19482	37969
195	2867619	18613	19357	37969
196	2849007	18738	19231	37969
197	2830268	18865	19105	37969
198	2811404	18992	18977	37969
199	2792412	19120	18849	37969
200	2773292	19249	18720	37969
201	2754042	19379	18590	37969
202	2734663	19510	18459	37969
203	2715153	19642	18328	37969
204	2695511	19774	18195	37969
205	2675737	19908	18062	37969
206	2655829	20042	17927	37969
207	2635787	20177	17792	37969
208	2615610	20314	17656	37969
209	2595296	20451	17519	37969
210	2574845	20589	17381	37969
211	2554256	20728	17242	37969
212	2533529	20868	17102	37969
213	2512661	21009	16961	37969
214	2491652	21150	16819	37969
215	2470502	21293	16676	37969

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216	2449209	21437	16533	37969
217	2427772	21582	16388	37969
218	2406191	21727	16242	37969
219	2384463	21874	16096	37969
220	2362590	22022	15948	37969
221	2340568	22170	15799	37969
222	2318398	22320	15650	37969
223	2296078	22470	15499	37969
224	2273608	22622	15347	37969
225	2250985	22775	15195	37969
226	2228211	22929	15041	37969
227	2205282	23083	14886	37969
228	2182199	23239	14730	37969
229	2158959	23396	14573	37969
230	2135563	23554	14416	37969
231	2112010	23713	14257	37969
232	2088297	23873	14096	37969
233	2064424	24034	13935	37969
234	2040389	24196	13773	37969
235	2016193	24360	13610	37969
236	1991833	24524	13445	37969
237	1967309	24690	13280	37969
238	1942620	24856	13113	37969
239	1917763	25024	12945	37969
240	1892739	25193	12776	37969
241	1867546	25363	12606	37969
242	1842183	25534	12435	37969
243	1816649	25707	12263	37969
244	1790942	25880	12089	37969
245	1765062	26055	11915	37969
246	1739007	26231	11739	37969
247	1712777	26408	11562	37969
248	1686369	26586	11383	37969
249	1659783	26765	11204	37969
250	1633017	26946	11023	37969
251	1606071	27128	10841	37969
252	1578943	27311	10658	37969
253	1551632	27495	10474	37969
254	1524137	27681	10288	37969
255	1496455	27868	10102	37969

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
256	1468588	28056	9913	37969
257	1440531	28245	9724	37969
258	1412286	28436	9533	37969
259	1383850	28628	9341	37969
260	1355222	28821	9148	37969
261	1326401	29016	8954	37969
262	1297385	29212	8758	37969
263	1268173	29409	8561	37969
264	1238764	29607	8362	37969
265	1209157	29807	8162	37969
266	1179350	30008	7961	37969
267	1149342	30211	7759	37969
268	1119131	30415	7555	37969
269	1088716	30620	7349	37969
270	1058096	30827	7143	37969
271	1027269	31035	6935	37969
272	996234	31244	6725	37969
273	964989	31455	6514	37969
274	933534	31668	6302	37969
275	901866	31881	6088	37969
276	869985	32097	5873	37969
277	837888	32313	5656	37969
278	805575	32531	5438	37969
279	773044	32751	5219	37969
280	740293	32972	4997	37969
281	707321	33195	4775	37969
282	674126	33419	4551	37969
283	640708	33644	4325	37969
284	607063	33871	4098	37969
285	573192	34100	3870	37969
286	539092	34330	3639	37969
287	504762	34562	3408	37969
288	470200	34795	3174	37969
289	435405	35030	2939	37969
290	400375	35266	2703	37969
291	365108	35505	2465	37969
292	329604	35744	2225	37969
293	293860	35985	1984	37969
294	257874	36228	1741	37969
295	221646	36473	1497	37969

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
296	185173	36719	1250	37969
297	148454	36967	1003	37969
298	111487	37216	753	37969
299	74271	37468	502	37969
300	36803	36803	249	37052

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)	4877376
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300
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 37969
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)	6512546
6	Fee/Charges payable (in Rupees)	19175
A.	Payable to the RE (SI No.8A of the KFS)	19175
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)	4858201
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	11389922
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.15 %
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 Hariom Tiwari will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7040603058.

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

Thanking you,
Yours sincerely

Name: Priyanka Mithbavkar

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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