

Unique Reference Number – 77000343392

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/08/2026

Letter Generation Date: 04/09/2026

Customer Name: VINOD PARASRAM WANKHADE, SONAL VINOD WANKHADE

Communication Address:, Suresh Vitthal Kothare M P O AmbikaNagar, Dharmabad House No 3-238/6, Dharmabad, Nanded, NANDED, MAHARASHTRA, IN, 431809

Phone: +91-9422620517

Email ID: wankhadevinod14@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 291500 - ABHILASH ASHOKRAO CHAVHAN)

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:
ICICI Bank Towers,
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

HF-38-VER-14-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000343392	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		3900000 (Rs. Thirty-Nine 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)		276 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		276		32346		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					8.55 % 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 %	(-)10.35 %	8.55 %p.a	Once in 6 months or as and when required	As and when required	32992
								295
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		30975		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.				8.66 % 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) *							

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

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

Definitions:

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

I/we acknowledge that

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

The aforesaid sanction of the Facility will be subject to

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

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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	77000343392 App Number to be linked with 77000343393, App Number
15	Repayment of the loan to be made through STATE BANK OF INDIA 33106394047- VINOD

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	3900000	4559	27788	32346
2	3895442	4591	27756	32346
3	3890851	4624	27723	32346
4	3886227	4657	27690	32346
5	3881570	4690	27657	32346
6	3876880	4723	27623	32346
7	3872157	4757	27590	32346
8	3867400	4791	27556	32346
9	3862610	4825	27522	32346
10	3857785	4859	27487	32346
11	3852925	4894	27453	32346
12	3848031	4929	27418	32346
13	3843103	4964	27383	32346
14	3838139	4999	27347	32346
15	3833139	5035	27312	32346
16	3828105	5071	27276	32346
17	3823034	5107	27240	32346
18	3817927	5143	27203	32346
19	3812784	5180	27167	32346
20	3807604	5217	27130	32346
21	3802387	5254	27093	32346
22	3797133	5291	27055	32346
23	3791842	5329	27017	32346
24	3786512	5367	26979	32346
25	3781145	5405	26941	32346
26	3775740	5444	26903	32346
27	3770296	5483	26864	32346
28	3764813	5522	26825	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
29	3759292	5561	26785	32346
30	3753731	5601	26746	32346
31	3748130	5641	26706	32346
32	3742489	5681	26666	32346
33	3736809	5721	26625	32346
34	3731087	5762	26584	32346
35	3725325	5803	26543	32346
36	3719522	5844	26502	32346
37	3713678	5886	26460	32346
38	3707792	5928	26419	32346
39	3701864	5970	26376	32346
40	3695894	6013	26334	32346
41	3689881	6056	26291	32346
42	3683825	6099	26248	32346
43	3677727	6142	26204	32346
44	3671584	6186	26161	32346
45	3665399	6230	26116	32346
46	3659168	6274	26072	32346
47	3652894	6319	26027	32346
48	3646575	6364	25982	32346
49	3640211	6410	25937	32346
50	3633801	6455	25891	32346
51	3627346	6501	25845	32346
52	3620845	6547	25799	32346
53	3614297	6594	25752	32346
54	3607703	6641	25705	32346
55	3601062	6688	25658	32346
56	3594374	6736	25610	32346
57	3587638	6784	25562	32346
58	3580854	6832	25514	32346
59	3574021	6881	25465	32346
60	3567140	6930	25416	32346
61	3560210	6980	25367	32346
62	3553230	7029	25317	32346
63	3546201	7079	25267	32346
64	3539122	7130	25217	32346
65	3531992	7181	25166	32346
66	3524812	7232	25115	32346
67	3517580	7283	25063	32346
68	3510297	7335	25011	32346
69	3502962	7387	24959	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
70	3495574	7440	24906	32346
71	3488134	7493	24853	32346
72	3480641	7546	24800	32346
73	3473095	7600	24746	32346
74	3465494	7654	24692	32346
75	3457840	7709	24638	32346
76	3450131	7764	24583	32346
77	3442367	7819	24527	32346
78	3434548	7875	24472	32346
79	3426673	7931	24416	32346
80	3418742	7987	24359	32346
81	3410755	8044	24302	32346
82	3402711	8102	24245	32346
83	3394609	8159	24187	32346
84	3386449	8218	24129	32346
85	3378232	8276	24070	32346
86	3369956	8335	24011	32346
87	3361621	8394	23952	32346
88	3353226	8454	23892	32346
89	3344772	8515	23832	32346
90	3336258	8575	23771	32346
91	3327682	8636	23710	32346
92	3319046	8698	23649	32346
93	3310348	8760	23587	32346
94	3301589	8822	23524	32346
95	3292766	8885	23461	32346
96	3283881	8948	23398	32346
97	3274933	9012	23334	32346
98	3265921	9076	23270	32346
99	3256845	9141	23206	32346
100	3247704	9206	23140	32346
101	3238497	9272	23075	32346
102	3229226	9338	23009	32346
103	3219888	9404	22942	32346
104	3210484	9471	22875	32346
105	3201012	9539	22808	32346
106	3191474	9607	22740	32346
107	3181867	9675	22671	32346
108	3172192	9744	22602	32346
109	3162448	9814	22533	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
110	3152634	9883	22463	32346
111	3142751	9954	22393	32346
112	3132797	10025	22322	32346
113	3122772	10096	22250	32346
114	3112676	10168	22178	32346
115	3102507	10241	22106	32346
116	3092267	10314	22033	32346
117	3081953	10387	21959	32346
118	3071566	10461	21885	32346
119	3061105	10536	21811	32346
120	3050569	10611	21736	32346
121	3039959	10686	21660	32346
122	3029272	10762	21584	32346
123	3018510	10839	21507	32346
124	3007671	10916	21430	32346
125	2996754	10994	21352	32346
126	2985760	11072	21274	32346
127	2974688	11151	21195	32346
128	2963536	11231	21116	32346
129	2952306	11311	21036	32346
130	2940995	11391	20955	32346
131	2929603	11473	20874	32346
132	2918131	11554	20792	32346
133	2906577	11637	20710	32346
134	2894940	11720	20627	32346
135	2883220	11803	20543	32346
136	2871417	11887	20459	32346
137	2859530	11972	20375	32346
138	2847558	12057	20289	32346
139	2835501	12143	20203	32346
140	2823358	12230	20117	32346
141	2811129	12317	20030	32346
142	2798812	12404	19942	32346
143	2786407	12493	19854	32346
144	2773915	12582	19765	32346
145	2761333	12672	19675	32346
146	2748661	12762	19585	32346
147	2735899	12853	19494	32346
148	2723047	12944	19402	32346
149	2710102	13037	19310	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
150	2697066	13129	19217	32346
151	2683936	13223	19124	32346
152	2670713	13317	19029	32346
153	2657396	13412	18934	32346
154	2643984	13508	18839	32346
155	2630477	13604	18743	32346
156	2616873	13701	18646	32346
157	2603172	13798	18548	32346
158	2589374	13897	18450	32346
159	2575477	13996	18351	32346
160	2561481	14095	18251	32346
161	2547386	14196	18151	32346
162	2533190	14297	18049	32346
163	2518893	14399	17948	32346
164	2504494	14501	17845	32346
165	2489992	14605	17742	32346
166	2475388	14709	17638	32346
167	2460679	14814	17533	32346
168	2445865	14919	17427	32346
169	2430946	15026	17321	32346
170	2415920	15133	17214	32346
171	2400788	15240	17106	32346
172	2385547	15349	16998	32346
173	2370198	15458	16888	32346
174	2354740	15568	16778	32346
175	2339172	15679	16667	32346
176	2323492	15791	16555	32346
177	2307701	15904	16443	32346
178	2291797	16017	16330	32346
179	2275781	16131	16215	32346
180	2259649	16246	16100	32346
181	2243403	16362	15985	32346
182	2227042	16478	15868	32346
183	2210563	16596	15751	32346
184	2193968	16714	15633	32346
185	2177254	16833	15513	32346
186	2160421	16953	15393	32346
187	2143468	17074	15273	32346
188	2126394	17195	15151	32346
189	2109198	17318	15029	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
190	2091880	17441	14905	32346
191	2074439	17566	14781	32346
192	2056873	17691	14656	32346
193	2039183	17817	14530	32346
194	2021366	17944	14403	32346
195	2003422	18072	14275	32346
196	1985350	18200	14146	32346
197	1967150	18330	14016	32346
198	1948820	18461	13886	32346
199	1930359	18592	13754	32346
200	1911767	18725	13622	32346
201	1893043	18858	13488	32346
202	1874184	18992	13354	32346
203	1855192	19128	13219	32346
204	1836064	19264	13082	32346
205	1816800	19401	12945	32346
206	1797399	19540	12807	32346
207	1777859	19679	12668	32346
208	1758181	19819	12528	32346
209	1738362	19960	12386	32346
210	1718402	20102	12244	32346
211	1698299	20246	12101	32346
212	1678053	20390	11957	32346
213	1657664	20535	11811	32346
214	1637128	20681	11665	32346
215	1616447	20829	11518	32346
216	1595618	20977	11369	32346
217	1574641	21127	11220	32346
218	1553514	21277	11069	32346
219	1532237	21429	10918	32346
220	1510808	21581	10765	32346
221	1489227	21735	10611	32346
222	1467492	21890	10456	32346
223	1445601	22046	10300	32346
224	1423555	22203	10143	32346
225	1401352	22361	9985	32346
226	1378991	22521	9826	32346
227	1356470	22681	9665	32346
228	1333789	22843	9504	32346
229	1310946	23006	9341	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
230	1287941	23169	9177	32346
231	1264771	23335	9012	32346
232	1241437	23501	8846	32346
233	1217936	23668	8678	32346
234	1194268	23837	8510	32346
235	1170431	24007	8340	32346
236	1146424	24178	8169	32346
237	1122247	24350	7997	32346
238	1097897	24523	7823	32346
239	1073373	24698	7648	32346
240	1048675	24874	7472	32346
241	1023801	25051	7295	32346
242	998749	25230	7117	32346
243	973519	25410	6937	32346
244	948110	25591	6756	32346
245	922519	25773	6573	32346
246	896746	25957	6390	32346
247	870789	26142	6205	32346
248	844648	26328	6019	32346
249	818320	26515	5831	32346
250	791804	26704	5642	32346
251	765100	26895	5452	32346
252	738205	27086	5260	32346
253	711119	27279	5067	32346
254	683840	27474	4873	32346
255	656366	27669	4677	32346
256	628697	27867	4480	32346
257	600830	28065	4281	32346
258	572765	28265	4081	32346
259	544500	28466	3880	32346
260	516033	28669	3677	32346
261	487364	28874	3473	32346
262	458491	29079	3267	32346
263	429411	29286	3060	32346
264	400125	29495	2851	32346
265	370630	29705	2641	32346
266	340925	29917	2430	32346
267	311008	30130	2216	32346
268	280878	30345	2002	32346
269	250533	30561	1786	32346

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
270	219972	30779	1568	32346
271	189193	30998	1348	32346
272	158195	31219	1128	32346
273	126976	31441	905	32346
274	95535	31665	681	32346
275	63870	31891	456	32346
276	31979	31979	228	32207

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)	3900000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	276
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 32346
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)	8.55 % 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)	5027489
6	Fee/Charges payable (in Rupees)	32450
A.	Payable to the RE (SI No.8A of the KFS)	32450
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)	3867550
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8927489
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.66 %
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

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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.

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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
HF-38-VER-14-01072026/KFS

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

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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

HF-38-VER-14-01072026/KFS

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.

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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.icicifhc.com
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

* 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 Nikhil Patel will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9730140776.

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

Thanking you,
Yours sincerely

Name: Abhilash Jungade

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.

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
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

HF-38-VER-14-01072026/KFS