

Digitally Signed By:

Name: Arti Rajendra Sargar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:50:37 IST

Unique Reference Number – 77000353541

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 09/09/2026

Letter Generation Date: 22/09/2026

Customer Name: SWAPNIL RAJENDRA SARGAR, MANDAR RAJENDRA SARGAR, ARTI RAJENDRA SARGAR

Communication Address:, ramban heritage flat No 39, wing b2, girvi road, Jadhavwadi, Phalatan, Satara, Girvi, Satara, SATARA, MAHARASHTRA, IN, 415523

Phone: +91-9665588617

Email ID: Swapnil01sargar@rediffmail.com

Dear Sir / Madam,

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

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

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

ICICI Home Finance Company Limited

Digitally Signed By:

Name: Swapnil Rajendra Sargar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:31:35 IST

Authorised Signatory

Digitally Signed By:

Name: Swapnil Rajendra Sargar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:

Name: Mandar Rajendra Sargar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:47:24 IST

Toll free number for new customers: 1800 267 4455

Name: Swapnil Rajendra Sargar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:47:24 IST HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000353541	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		1600000 (Rs. Sixteen 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		15441		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					10.00 % 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 %	(-)8.90 %	10.00 %p.a	Once in 6 months or as and when required	As and when required	15707	254
8	Fee/Charges								
		Payable to the RE (A)				Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees (Non refundable)	One time		12343		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.					10.13 % 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
Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Anand
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

(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
Digitally Signed By:
Name: Arun Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST
Authorised Signatory

Digitally Signed By:
Name: Mandar Anand Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

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	77000353541 App Number to be linked with 77000353542, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Construction cost estimate to be documented
17	Credit Card availed on 28/05/2018 for Rs. 52953 - Balance Tenure proof to be documented
18	Customer verification to be positive
19	Declaration of communication address in case Non OVD document taken for address proof to be documented
20	Disbursement to be done under construction linked plan
21	Disbursement towards construction to start only after completion of plinth level.
22	Legal Heir NOC to be provided(If applicable)
23	MOE to be executed in favor of ICICI HFC
24	NOI to be executed by the customer
25	OSV to be documented prior to disbursement
26	Repayment of the loan to be made through HDFC BANK 50100103087142- SWAPNIL
27	Self-construction declaration on land loan to be taken as per prescribed format
28	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	1600000	2108	13334	15441
2	1597892	2125	13316	15441
3	1595767	2143	13299	15441
4	1593624	2161	13281	15441
5	1591463	2179	13263	15441
6	1589285	2197	13245	15441
7	1587088	2215	13226	15441
8	1584872	2234	13208	15441
9	1582639	2252	13189	15441
10	1580386	2271	13170	15441
11	1578115	2290	13151	15441
12	1575825	2309	13132	15441
13	1573516	2328	13113	15441
14	1571188	2348	13094	15441
15	1568840	2367	13074	15441

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Arun Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Sankar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST
Corporate Office:
ICICI Home Finance, B. Nagar,
Chennai-600 045

Digitally Signed By:
Name: Mandar Anand
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
Toll free number for new customers: 1800 267 4455
www.icicifinfc.com
99PLC120106
HF-38-VER-14-01072026/KFS

Date: 22 Sep 2026 | Time: 16:50:37 IST

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
16	1566473	2387	13054	15441
17	1564085	2407	13035	15441
18	1561678	2427	13014	15441
19	1559251	2447	12994	15441
20	1556804	2468	12974	15441
21	1554337	2488	12953	15441
22	1551848	2509	12933	15441
23	1549339	2530	12912	15441
24	1546810	2551	12891	15441
25	1544259	2572	12869	15441
26	1541687	2594	12848	15441
27	1539093	2615	12826	15441
28	1536478	2637	12804	15441
29	1533841	2659	12783	15441
30	1531182	2681	12760	15441
31	1528501	2704	12738	15441
32	1525797	2726	12715	15441
33	1523071	2749	12693	15441
34	1520322	2772	12670	15441
35	1517551	2795	12647	15441
36	1514756	2818	12623	15441
37	1511938	2842	12600	15441
38	1509096	2865	12576	15441
39	1506231	2889	12552	15441
40	1503342	2913	12528	15441
41	1500429	2937	12504	15441
42	1497491	2962	12480	15441
43	1494530	2987	12455	15441
44	1491543	3011	12430	15441
45	1488532	3037	12405	15441
46	1485495	3062	12380	15441
47	1482433	3087	12354	15441
48	1479346	3113	12328	15441
49	1476233	3139	12302	15441
50	1473094	3165	12276	15441
51	1469928	3192	12250	15441
52	1466737	3218	12223	15441
53	1463518	3245	12196	15441
54	1460273	3272	12169	15441
55	1457001	3299	12142	15441
56	1453702	3327	12115	15441

ICICI Home Finance Company Limited
Digitally Signed By:
Registered Office:
Name: Vaibhav Raskar
Reason: Authorised eSigning
Date: 24/09/2026 Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Sengar
Reason: Aadhaar based e-Signing
Date: 22 Sep 2024 16:45:08 BDT
Office: Corporate Office
Location: Sector-10, Gurgaon
Time: 16:45:08 BDT

Digitally Signed By: Toll free number for new customers:1800 267 4455
Name: Mandar Rajendra Pawar | Email: info@mandarinfmc.com
Reason: Aadhaar has been signed by99PLC120106
Date: 22 Sep 2026 | **Time:** 16:47:24 IST HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
57	1450375	3355	12087	15441
58	1447021	3382	12059	15441
59	1443638	3411	12031	15441
60	1440228	3439	12002	15441
61	1436788	3468	11974	15441
62	1433321	3497	11945	15441
63	1429824	3526	11916	15441
64	1426298	3555	11886	15441
65	1422743	3585	11857	15441
66	1419158	3615	11827	15441
67	1415544	3645	11797	15441
68	1411899	3675	11766	15441
69	1408224	3706	11736	15441
70	1404518	3737	11705	15441
71	1400781	3768	11674	15441
72	1397013	3799	11642	15441
73	1393214	3831	11611	15441
74	1389383	3863	11579	15441
75	1385520	3895	11546	15441
76	1381625	3927	11514	15441
77	1377698	3960	11481	15441
78	1373738	3993	11448	15441
79	1369745	4026	11415	15441
80	1365718	4060	11381	15441
81	1361658	4094	11348	15441
82	1357564	4128	11314	15441
83	1353436	4162	11279	15441
84	1349274	4197	11244	15441
85	1345077	4232	11209	15441
86	1340845	4267	11174	15441
87	1336578	4303	11139	15441
88	1332275	4339	11103	15441
89	1327936	4375	11067	15441
90	1323561	4411	11030	15441
91	1319150	4448	10993	15441
92	1314702	4485	10956	15441
93	1310217	4523	10919	15441
94	1305694	4560	10881	15441
95	1301134	4598	10843	15441
96	1296536	4637	10805	15441

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST

Digitally Signed By:
Name: Swapnil Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST

Toll free number for new customers: 1800 267 4455
www.icicifinfc.com
ICICI Home Finance PLC120106
HF-38-VER-14-01072026/KFS

Digitally Signed By:
 Name: Arun Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
97	1291899	4675	10766	15441
98	1287224	4714	10727	15441
99	1282510	4753	10688	15441
100	1277756	4793	10648	15441
101	1272963	4833	10609	15441
102	1268130	4873	10568	15441
103	1263257	4914	10528	15441
104	1258343	4955	10487	15441
105	1253388	4996	10445	15441
106	1248392	5038	10404	15441
107	1243355	5080	10362	15441
108	1238275	5122	10319	15441
109	1233153	5165	10277	15441
110	1227988	5208	10234	15441
111	1222780	5251	10190	15441
112	1217529	5295	10147	15441
113	1212234	5339	10102	15441
114	1206895	5384	10058	15441
115	1201512	5428	10013	15441
116	1196083	5474	9968	15441
117	1190610	5519	9922	15441
118	1185090	5565	9876	15441
119	1179525	5612	9830	15441
120	1173913	5658	9783	15441
121	1168255	5706	9736	15441
122	1162550	5753	9688	15441
123	1156796	5801	9640	15441
124	1150995	5849	9592	15441
125	1145146	5898	9543	15441
126	1139248	5947	9494	15441
127	1133301	5997	9445	15441
128	1127304	6047	9395	15441
129	1121257	6097	9344	15441
130	1115160	6148	9293	15441
131	1109012	6199	9242	15441
132	1102813	6251	9191	15441
133	1096562	6303	9139	15441
134	1090259	6356	9086	15441
135	1083903	6408	9033	15441
136	1077495	6462	8980	15441

ICICI Home Finance Company Limited
 Digitally Signed By:
 Name: Arun Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:31:35 IST
 Authorised Signatory

Digitally Signed By:
 Name: Swapnil Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
 Name: Mandar Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:47:24 IST
 HF-38-VER-14-01072026/KFS

Digitally Signed By:
 Name: Arun Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
137	1071033	6516	8926	15441
138	1064517	6570	8871	15441
139	1057947	6625	8817	15441
140	1051322	6680	8762	15441
141	1044642	6736	8706	15441
142	1037907	6792	8650	15441
143	1031115	6848	8593	15441
144	1024267	6905	8536	15441
145	1017361	6963	8479	15441
146	1010398	7021	8420	15441
147	1003377	7080	8362	15441
148	996298	7139	8303	15441
149	989159	7198	8243	15441
150	981961	7258	8184	15441
151	974703	7318	8123	15441
152	967385	7379	8062	15441
153	960005	7441	8001	15441
154	952564	7503	7939	15441
155	945061	7565	7876	15441
156	937496	7629	7813	15441
157	929867	7692	7749	15441
158	922175	7756	7685	15441
159	914419	7821	7621	15441
160	906598	7886	7555	15441
161	898712	7952	7490	15441
162	890760	8018	7423	15441
163	882742	8085	7357	15441
164	874657	8152	7289	15441
165	866505	8220	7221	15441
166	858285	8289	7153	15441
167	849997	8358	7084	15441
168	841639	8427	7014	15441
169	833211	8498	6944	15441
170	824714	8568	6873	15441
171	816146	8640	6802	15441
172	807506	8712	6730	15441
173	798794	8784	6657	15441
174	790010	8858	6584	15441
175	781152	8931	6510	15441
176	772221	9006	6436	15441

ICICI Home Finance Company Limited
 Digitally Signed By:
 Name: Arun Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:31:35 IST
 Authorised Signatory

Digitally Signed By:
 Name: Swapnil Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
 Name: Mandar Rajendra Sagar
 Reason: Aadhaar-based eSigning
 Date: 22 Sep 2026 | Time: 16:47:24 IST
 HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
177	763215	9081	6361	15441
178	754134	9157	6285	15441
179	744977	9233	6209	15441
180	735744	9310	6132	15441
181	726435	9387	6054	15441
182	717047	9466	5976	15441
183	707582	9544	5897	15441
184	698037	9624	5817	15441
185	688413	9704	5737	15441
186	678709	9785	5656	15441
187	668924	9867	5575	15441
188	659057	9949	5493	15441
189	649108	10032	5410	15441
190	639077	10115	5326	15441
191	628961	10200	5242	15441
192	618762	10285	5157	15441
193	608477	10370	5071	15441
194	598107	10457	4985	15441
195	587650	10544	4898	15441
196	577106	10632	4810	15441
197	566474	10720	4721	15441
198	555754	10810	4632	15441
199	544944	10900	4542	15441
200	534044	10991	4451	15441
201	523054	11082	4359	15441
202	511971	11175	4267	15441
203	500797	11268	4174	15441
204	489529	11362	4080	15441
205	478167	11456	3985	15441
206	466711	11552	3890	15441
207	455159	11648	3793	15441
208	443511	11745	3696	15441
209	431766	11843	3599	15441
210	419923	11942	3500	15441
211	407982	12041	3400	15441
212	395941	12141	3300	15441
213	383799	12243	3199	15441
214	371556	12345	3097	15441
215	359212	12448	2994	15441
216	346764	12551	2890	15441

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST

Digitally Signed By:
Name: Swapnil Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST

Toll free number for new customers: 1800 267 4455
www.icicifinfc.com
ICICI Home Finance Company Limited
PLC120106

HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
217	334213	12656	2786	15441
218	321557	12761	2680	15441
219	308796	12868	2574	15441
220	295928	12975	2467	15441
221	282953	13083	2358	15441
222	269870	13192	2249	15441
223	256678	13302	2139	15441
224	243376	13413	2029	15441
225	229963	13525	1917	15441
226	216438	13637	1804	15441
227	202801	13751	1691	15441
228	189050	13866	1576	15441
229	175184	13981	1460	15441
230	161203	14098	1344	15441
231	147106	14215	1226	15441
232	132891	14334	1108	15441
233	118557	14453	988	15441
234	104104	14573	868	15441
235	89530	14695	747	15441
236	74836	14817	624	15441
237	60018	14941	501	15441
238	45077	15065	376	15441
239	30012	15191	251	15441
240	14821	14821	124	14945

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)	1600000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 15441
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)	10.00 % 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)	2105461
6	Fee/Charges payable (in Rupees)	13818
A.	Payable to the RE (SI No.8A of the KFS)	13818
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)	1586182
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	3705461

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Jayendra Wargar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Anand Wargar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.13 %
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:
Name: Karthikeya Raskar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Corporate Office:
Name: Swapnil Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Toll free number for new customers:1800 267 4455
Name: Mandar Rajendra Sagar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

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
Digitally Signed By:
Name: Arun Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Anand
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

ICICI Home Finance

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
Digitally Signed By:
Name: Arun Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:
Name: Mandar Rajendra Saragar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
HF-38-VER-14-01072026/KFS

Digitally Signed By:
Name: Arun Ramesh Raskar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:50:37 IST

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
Digitally Signed By:
Name: Arun Ramesh Raskar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:31:35 IST
Authorised Signatory

Digitally Signed By:
Name: Swapnil Ramesh Raskar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:45:00 IST
Corporate Office:
B-1, 1st Floor, B. Nagar,
Chennai - 600 045

Digitally Signed By:
Name: Mandar Anand Raskar
Reason: Aadhaar-based eSigning
Date: 22 Sep 2026 | Time: 16:47:24 IST
Toll free number for new customers: 1800 267 4455
www.icicifhc.com
99PLC120106
HF-38-VER-14-01072026/KFS

Digitally Signed By:

Name: Arun Rajendra Sagar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:50:37 IST

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 Nilkamal Sawant will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7973847575.

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

Thanking you,

Yours sincerely

Name: Vaibhav Raskar

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

Digitally Signed By:

Name: Vaibhav Raskar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:31:35 IST

Authorised Signatory

Digitally Signed By:

Name: Swapnil Rajendra Sagar

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:45:00 IST

Digitally Signed By:

Name: Mandar Nilkamal Sawant

Reason: Aadhaar-based eSigning

Date: 22 Sep 2026 | Time: 16:47:24 IST

Toll free number for new customers: 1800 267 4455

www.icicihfc.com

ICICI HFC GSTN: 27AAACI6285N1Z0

HF-38-VER-14-01072026/KFS