

Unique Reference Number – 77000304815

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 17/08/2026

Letter Generation Date: 18/08/2026

Customer Name: MANOJKUMAR YAMUNAPRASAD PANDEY, ARCHANADEV I MANOJKUMAR PANDEY

Communication Address:, VIL PAVANA HATCHERIES, SOMATANE,, PAWANANAGAR ROAD, AT THUGAON, POST SHIVANE, Shiavane, Pune
Moffusil, PUNE, MAHARASHTRA, IN, 410506

Phone: +91-8237332947

Email ID: manojpandey80806@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 164251 - BRANCH-6455)

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.	77000304815	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2500000 (Rs. Twenty-Five 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)		216 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		216		22026		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	22407	225
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		0		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.					8.10 % p.a.			
10	Details of Contingent Charges (in ₹ or %, as applicable)								
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)			
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any			
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL			
(iv)	Part Prepayment Fees					NIL			
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes			
(vi)	Any other charges (please specify) *								

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

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

Definitions:

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

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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	77000304815 App Number to be linked with 77950043984, App Number
15	Consumer Loan availed on 25/12/2025 for Rs. 29500 - Balance Tenure proof to be documented
16	Repayment of the loan to be made through ICICI BANK LIMITED 032101628691- MANOJKUMAR
17	Subject to document latest 12m PF statement and same to be vetted by TPM before disb

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2500000	5151	16875	22026
2	2494849	5186	16841	22026
3	2489663	5221	16806	22026
4	2484442	5256	16770	22026
5	2479186	5291	16735	22026
6	2473895	5327	16699	22026
7	2468568	5363	16663	22026
8	2463205	5399	16627	22026
9	2457805	5436	16591	22026
10	2452369	5473	16554	22026
11	2446897	5509	16517	22026
12	2441387	5547	16480	22026
13	2435841	5584	16442	22026
14	2430257	5622	16405	22026
15	2424635	5660	16367	22026
16	2418975	5698	16329	22026
17	2413277	5736	16290	22026
18	2407541	5775	16251	22026
19	2401766	5814	16212	22026
20	2395952	5853	16173	22026
21	2390098	5893	16134	22026
22	2384206	5933	16094	22026
23	2378273	5973	16054	22026
24	2372300	6013	16014	22026
25	2366287	6054	15973	22026
26	2360234	6094	15932	22026

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
27	2354139	6136	15891	22026
28	2348004	6177	15850	22026
29	2341827	6219	15808	22026
30	2335608	6261	15766	22026
31	2329348	6303	15724	22026
32	2323045	6345	15681	22026
33	2316699	6388	15638	22026
34	2310311	6431	15595	22026
35	2303880	6475	15552	22026
36	2297405	6519	15508	22026
37	2290886	6563	15464	22026
38	2284324	6607	15420	22026
39	2277717	6651	15375	22026
40	2271065	6696	15330	22026
41	2264369	6742	15285	22026
42	2257628	6787	15239	22026
43	2250841	6833	15194	22026
44	2244008	6879	15148	22026
45	2237129	6925	15101	22026
46	2230203	6972	15054	22026
47	2223231	7019	15007	22026
48	2216212	7067	14960	22026
49	2209146	7114	14912	22026
50	2202031	7162	14864	22026
51	2194869	7211	14816	22026
52	2187658	7259	14767	22026
53	2180399	7308	14718	22026
54	2173091	7358	14669	22026
55	2165733	7407	14619	22026
56	2158326	7457	14569	22026
57	2150869	7508	14519	22026
58	2143361	7558	14468	22026
59	2135803	7609	14417	22026
60	2128193	7661	14366	22026
61	2120533	7712	14314	22026
62	2112820	7764	14262	22026
63	2105056	7817	14210	22026
64	2097239	7870	14157	22026
65	2089369	7923	14104	22026
66	2081446	7976	14050	22026
67	2073470	8030	13996	22026

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68	2065440	8084	13942	22026
69	2057356	8139	13888	22026
70	2049217	8194	13833	22026
71	2041023	8249	13777	22026
72	2032774	8305	13722	22026
73	2024469	8361	13666	22026
74	2016108	8417	13609	22026
75	2007691	8474	13552	22026
76	1999217	8531	13495	22026
77	1990686	8589	13438	22026
78	1982097	8647	13380	22026
79	1973450	8705	13321	22026
80	1964745	8764	13263	22026
81	1955981	8823	13203	22026
82	1947158	8883	13144	22026
83	1938275	8943	13084	22026
84	1929332	9003	13023	22026
85	1920329	9064	12963	22026
86	1911266	9125	12902	22026
87	1902141	9187	12840	22026
88	1892954	9249	12778	22026
89	1883706	9311	12716	22026
90	1874395	9374	12653	22026
91	1865021	9437	12589	22026
92	1855584	9501	12526	22026
93	1846083	9565	12462	22026
94	1836518	9630	12397	22026
95	1826888	9695	12332	22026
96	1817194	9760	12267	22026
97	1807434	9826	12201	22026
98	1797608	9892	12134	22026
99	1787716	9959	12068	22026
100	1777757	10026	12000	22026
101	1767731	10094	11933	22026
102	1757637	10162	11865	22026
103	1747475	10231	11796	22026
104	1737245	10300	11727	22026
105	1726945	10369	11657	22026
106	1716576	10439	11587	22026
107	1706137	10510	11517	22026

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
108	1695627	10581	11446	22026
109	1685047	10652	11375	22026
110	1674395	10724	11303	22026
111	1663671	10796	11230	22026
112	1652875	10869	11157	22026
113	1642006	10942	11084	22026
114	1631063	11016	11010	22026
115	1620047	11091	10936	22026
116	1608956	11166	10861	22026
117	1597791	11241	10786	22026
118	1586550	11317	10710	22026
119	1575233	11393	10633	22026
120	1563840	11470	10556	22026
121	1552370	11548	10479	22026
122	1540822	11625	10401	22026
123	1529197	11704	10323	22026
124	1517493	11783	10244	22026
125	1505710	11862	10164	22026
126	1493847	11943	10084	22026
127	1481905	12023	10003	22026
128	1469882	12104	9922	22026
129	1457777	12186	9840	22026
130	1445591	12268	9758	22026
131	1433323	12351	9675	22026
132	1420972	12434	9592	22026
133	1408538	12518	9508	22026
134	1396019	12603	9424	22026
135	1383416	12688	9339	22026
136	1370729	12774	9253	22026
137	1357955	12860	9167	22026
138	1345095	12947	9080	22026
139	1332149	13034	8992	22026
140	1319115	13122	8905	22026
141	1305993	13211	8816	22026
142	1292782	13300	8727	22026
143	1279482	13389	8637	22026
144	1266093	13480	8547	22026
145	1252613	13571	8456	22026
146	1239042	13662	8364	22026
147	1225380	13755	8272	22026

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148	1211625	13848	8179	22026
149	1197777	13941	8085	22026
150	1183836	14035	7991	22026
151	1169801	14130	7897	22026
152	1155671	14225	7801	22026
153	1141446	14321	7705	22026
154	1127125	14418	7609	22026
155	1112707	14515	7511	22026
156	1098192	14613	7413	22026
157	1083579	14712	7315	22026
158	1068867	14811	7215	22026
159	1054056	14911	7115	22026
160	1039145	15012	7015	22026
161	1024133	15113	6913	22026
162	1009020	15215	6811	22026
163	993805	15318	6709	22026
164	978487	15421	6605	22026
165	963065	15525	6501	22026
166	947540	15630	6396	22026
167	931910	15736	6291	22026
168	916174	15842	6185	22026
169	900333	15949	6078	22026
170	884384	16056	5970	22026
171	868327	16165	5862	22026
172	852163	16274	5753	22026
173	835889	16384	5643	22026
174	819505	16494	5532	22026
175	803011	16606	5421	22026
176	786405	16718	5309	22026
177	769687	16831	5196	22026
178	752857	16944	5082	22026
179	735912	17059	4968	22026
180	718854	17174	4853	22026
181	701680	17290	4737	22026
182	684390	17406	4620	22026
183	666984	17524	4503	22026
184	649460	17642	4384	22026
185	631818	17761	4265	22026
186	614057	17881	4145	22026
187	596176	18002	4025	22026

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188	578174	18123	3903	22026
189	560051	18246	3781	22026
190	541805	18369	3658	22026
191	523436	18493	3534	22026
192	504943	18618	3409	22026
193	486326	18743	3283	22026
194	467582	18870	3157	22026
195	448713	18997	3029	22026
196	429715	19125	2901	22026
197	410590	19255	2772	22026
198	391335	19384	2642	22026
199	371951	19515	2511	22026
200	352436	19647	2379	22026
201	332789	19780	2247	22026
202	313009	19913	2113	22026
203	293096	20048	1979	22026
204	273048	20183	1844	22026
205	252865	20319	1707	22026
206	232546	20456	1570	22026
207	212090	20594	1432	22026
208	191495	20733	1293	22026
209	170762	20873	1153	22026
210	149888	21014	1012	22026
211	128874	21156	870	22026
212	107718	21299	728	22026
213	86419	21443	584	22026
214	64977	21587	439	22026
215	43389	21733	293	22026
216	21656	21656	147	21803

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)	2500000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	216
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 22026
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)	2257502

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6	Fee/Charges payable (in Rupees)	0
A.	Payable to the RE (SI No.8A of the KFS)	0
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)	2500000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	4757502
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.10 %
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 Digvijay Pawar will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9769460124.

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

Thanking you,
Yours sincerely

Name: Nilesh Shivnath Gupta

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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