

Unique Reference Number – 77000354887

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 15/09/2026

Letter Generation Date: 19/09/2026

Customer Name: SUMIT DNYANDEV CHAVAN, SANGITA DNYANDEV CHAVAN

Communication Address:, 15b saptshrungi colony, Shingave, Sangvi, Dhule, DHULE, MAHARASHTRA, IN, 425405

Phone: +91-8862071189

Email ID: chavansumit081@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 186670 - BRANCH-1865)

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,
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Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000354887	Type of Loan and Purpose/End use of loan		Home Loan and Others				
2	Sanctioned Loan amount (in Rupees)		2450000 (Rs. Twenty-Four Lakhs Fifty Thousand 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		22838		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.50 % 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 %	(-)9.40 %	9.50 %p.a	Once in 6 months or as and when required	As and when required	23239	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		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.					9.50 % 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 EMI.

I/we acknowledge that

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

The aforesaid sanction of the Facility will be subject to

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

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	77000354887 App Number to be linked with 77000354888, App Number
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Construction cost estimate to be documented
17	Construction to start within 3 years of the disbursement towards land loan.
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 to be done under construction linked plan.
22	Disbursement towards construction to start only after completion of plinth level.
23	Disbursement towards construction to start only after completion of plinth level.
24	Legal Heir NOC of Mrs. Sangita Dnyandev Chavan (Co-Applicant) to be documented before disbursement.
25	Legal Heir NOC to be provided(If applicable)
26	LTV to be restricted as per Policy
27	MOE to be executed in favor of ICICI HFC
28	NOI to be executed by the customer
29	OCR Clearance
30	OSV to be documented prior to disbursement
31	Plot should be within Municipal limit / Development authority allotted and properly demarcated.
32	Positive Residence and Office FI report to be documented before disbursement.
33	RCU Stamp, OSV and Self attestation to be done on all documents
34	Repayment of the loan to be made through ICICI BANK LIMITED 004501567759- SUMIT
35	Self-construction declaration on land loan to be taken as per prescribed format
36	Self-construction declaration to be taken as per prescribed format.
37	Subject to August month salary credit bank statement of Applicant to be documented and same to be verified by TCM prior to disbursement.
38	Subject to cancel previous sanction of the same applicant with ID- 10250302-77000267099, 77000267100 and same to be vetted by TCM prior to disbursement.
39	Subject to document minimum 2 years of overall work experience proof before disbursement.
40	Subject to document positive RCU report prior to disbursement.
41	Subject to document updated Aadhaar card of Co-Applicant and same to be vetted by TCM before disbursement.
42	Subject to no negative hunter matches found, same to be checked prior to disbursement.
43	Subject to positive Legal and Technical Verification document to be documented and same to be verified by TCM before disbursement.
44	Subject to updated OVD documents to be taken on record OR VKYC of Co-Applicant to be done and same to be vetted by TCM prior to disbursement.
45	Technical and Legal report to be positive

Annexure A.1.

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Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2450000	3442	19396	22838
2	2446558	3469	19369	22838
3	2443088	3497	19342	22838
4	2439592	3525	19314	22838
5	2436067	3552	19286	22838
6	2432515	3581	19258	22838
7	2428934	3609	19230	22838
8	2425325	3638	19201	22838
9	2421687	3666	19172	22838
10	2418021	3695	19143	22838
11	2414326	3725	19114	22838
12	2410601	3754	19084	22838
13	2406847	3784	19055	22838
14	2403063	3814	19025	22838
15	2399250	3844	18995	22838
16	2395406	3874	18964	22838
17	2391531	3905	18933	22838
18	2387626	3936	18903	22838
19	2383690	3967	18871	22838
20	2379723	3999	18840	22838
21	2375725	4030	18808	22838
22	2371694	4062	18776	22838
23	2367632	4094	18744	22838
24	2363538	4127	18712	22838
25	2359411	4159	18679	22838
26	2355252	4192	18646	22838
27	2351060	4225	18613	22838
28	2346834	4259	18580	22838
29	2342576	4293	18546	22838
30	2338283	4327	18512	22838
31	2333956	4361	18478	22838
32	2329596	4395	18443	22838
33	2325200	4430	18408	22838
34	2320770	4465	18373	22838
35	2316305	4501	18338	22838
36	2311804	4536	18302	22838
37	2307268	4572	18266	22838
38	2302696	4608	18230	22838
39	2298087	4645	18194	22838
40	2293443	4682	18157	22838

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	2288761	4719	18120	22838
42	2284042	4756	18082	22838
43	2279286	4794	18045	22838
44	2274493	4832	18007	22838
45	2269661	4870	17969	22838
46	2264791	4908	17930	22838
47	2259883	4947	17891	22838
48	2254936	4986	17852	22838
49	2249949	5026	17813	22838
50	2244923	5066	17773	22838
51	2239858	5106	17733	22838
52	2234752	5146	17692	22838
53	2229606	5187	17652	22838
54	2224419	5228	17610	22838
55	2219191	5269	17569	22838
56	2213921	5311	17527	22838
57	2208610	5353	17485	22838
58	2203257	5396	17443	22838
59	2197861	5438	17400	22838
60	2192423	5481	17357	22838
61	2186942	5525	17314	22838
62	2181417	5568	17270	22838
63	2175849	5613	17226	22838
64	2170236	5657	17182	22838
65	2164579	5702	17137	22838
66	2158877	5747	17092	22838
67	2153131	5792	17046	22838
68	2147338	5838	17000	22838
69	2141500	5884	16954	22838
70	2135616	5931	16907	22838
71	2129684	5978	16860	22838
72	2123706	6025	16813	22838
73	2117681	6073	16765	22838
74	2111608	6121	16717	22838
75	2105487	6170	16669	22838
76	2099317	6218	16620	22838
77	2093099	6268	16571	22838
78	2086831	6317	16521	22838
79	2080514	6367	16471	22838
80	2074147	6418	16421	22838

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81	2067729	6468	16370	22838
82	2061261	6520	16319	22838
83	2054741	6571	16267	22838
84	2048170	6623	16215	22838
85	2041546	6676	16163	22838
86	2034871	6729	16110	22838
87	2028142	6782	16057	22838
88	2021360	6836	16003	22838
89	2014525	6890	15949	22838
90	2007635	6944	15894	22838
91	2000691	6999	15839	22838
92	1993692	7055	15784	22838
93	1986637	7110	15728	22838
94	1979526	7167	15672	22838
95	1972360	7223	15615	22838
96	1965136	7281	15558	22838
97	1957856	7338	15500	22838
98	1950517	7396	15442	22838
99	1943121	7455	15384	22838
100	1935666	7514	15325	22838
101	1928152	7573	15265	22838
102	1920578	7633	15205	22838
103	1912945	7694	15145	22838
104	1905251	7755	15084	22838
105	1897496	7816	15022	22838
106	1889680	7878	14960	22838
107	1881802	7940	14898	22838
108	1873862	8003	14835	22838
109	1865859	8067	14772	22838
110	1857792	8130	14708	22838
111	1849661	8195	14644	22838
112	1841467	8260	14579	22838
113	1833207	8325	14513	22838
114	1824882	8391	14447	22838
115	1816491	8457	14381	22838
116	1808033	8524	14314	22838
117	1799509	8592	14247	22838
118	1790917	8660	14179	22838
119	1782257	8728	14110	22838
120	1773529	8798	14041	22838

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
121	1764731	8867	13971	22838
122	1755864	8937	13901	22838
123	1746926	9008	13830	22838
124	1737918	9079	13759	22838
125	1728839	9151	13687	22838
126	1719687	9224	13615	22838
127	1710464	9297	13542	22838
128	1701167	9370	13468	22838
129	1691796	9445	13394	22838
130	1682352	9519	13319	22838
131	1672832	9595	13244	22838
132	1663238	9671	13168	22838
133	1653567	9747	13091	22838
134	1643820	9824	13014	22838
135	1633995	9902	12936	22838
136	1624093	9981	12858	22838
137	1614112	10060	12779	22838
138	1604053	10139	12699	22838
139	1593914	10220	12619	22838
140	1583694	10300	12538	22838
141	1573394	10382	12457	22838
142	1563012	10464	12374	22838
143	1552548	10547	12291	22838
144	1542001	10631	12208	22838
145	1531370	10715	12124	22838
146	1520655	10799	12039	22838
147	1509856	10885	11954	22838
148	1498971	10971	11867	22838
149	1488000	11058	11780	22838
150	1476942	11146	11693	22838
151	1465796	11234	11605	22838
152	1454563	11323	11516	22838
153	1443240	11412	11426	22838
154	1431827	11503	11336	22838
155	1420325	11594	11245	22838
156	1408731	11686	11153	22838
157	1397045	11778	11060	22838
158	1385267	11871	10967	22838
159	1373396	11965	10873	22838
160	1361431	12060	10778	22838

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161	1349371	12155	10683	22838
162	1337215	12252	10587	22838
163	1324964	12349	10490	22838
164	1312615	12446	10392	22838
165	1300168	12545	10293	22838
166	1287623	12644	10194	22838
167	1274979	12744	10094	22838
168	1262235	12845	9993	22838
169	1249389	12947	9891	22838
170	1236442	13050	9789	22838
171	1223393	13153	9686	22838
172	1210240	13257	9582	22838
173	1196983	13362	9477	22838
174	1183621	13468	9371	22838
175	1170154	13574	9264	22838
176	1156579	13682	9157	22838
177	1142898	13790	9048	22838
178	1129108	13899	8939	22838
179	1115208	14009	8829	22838
180	1101199	14120	8718	22838
181	1087079	14232	8607	22838
182	1072847	14345	8494	22838
183	1058502	14458	8380	22838
184	1044044	14573	8266	22838
185	1029471	14688	8150	22838
186	1014783	14804	8034	22838
187	999979	14922	7917	22838
188	985058	15040	7799	22838
189	970018	15159	7680	22838
190	954859	15279	7560	22838
191	939581	15400	7439	22838
192	924181	15522	7317	22838
193	908659	15644	7194	22838
194	893015	15768	7070	22838
195	877247	15893	6945	22838
196	861353	16019	6820	22838
197	845335	16146	6693	22838
198	829189	16274	6565	22838
199	812915	16402	6436	22838
200	796513	16532	6306	22838

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201	779980	16663	6175	22838
202	763317	16795	6043	22838
203	746522	16928	5910	22838
204	729594	17062	5776	22838
205	712532	17197	5641	22838
206	695335	17333	5505	22838
207	678002	17470	5368	22838
208	660531	17609	5230	22838
209	642923	17748	5090	22838
210	625174	17889	4950	22838
211	607286	18030	4808	22838
212	589255	18173	4665	22838
213	571082	18317	4522	22838
214	552765	18462	4377	22838
215	534303	18608	4230	22838
216	515695	18755	4083	22838
217	496940	18904	3935	22838
218	478036	19054	3785	22838
219	458982	19204	3634	22838
220	439778	19356	3482	22838
221	420422	19510	3329	22838
222	400912	19664	3174	22838
223	381248	19820	3019	22838
224	361428	19977	2862	22838
225	341451	20135	2704	22838
226	321316	20294	2544	22838
227	301022	20455	2384	22838
228	280567	20617	2222	22838
229	259950	20780	2058	22838
230	239170	20945	1894	22838
231	218226	21110	1728	22838
232	197115	21278	1561	22838
233	175838	21446	1393	22838
234	154392	21616	1223	22838
235	132776	21787	1052	22838
236	110989	21959	879	22838
237	89030	22133	705	22838
238	66897	22308	530	22838
239	44589	22485	353	22838
240	22104	22104	175	22279

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)	2450000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240

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CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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 22838
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)	9.50 % 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)	3030674
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)	2450000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5480674
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.50 %
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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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.

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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 Patil Ujwal will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8080356796.

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

Thanking you,
Yours sincerely

Name: Raksha Shetty

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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