

Unique Reference Number – 77000322881

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 22/09/2026

Letter Generation Date: 28/09/2026

Customer Name: GAURAV RAJENDRA KUMAR SAXENA, SHARAYU KANTILAL KAYASTH

Communication Address:, flat no-106 b wing, madhuban madhuvanti, Khadakwasla R.S., Pune City West, PUNE, MAHARASHTRA, IN, 411024

Phone: +91-9561840420

Email ID: gaurav.saxena.24m@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 266296 - BRANCH-7294)

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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000322881		Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)			4897760 (Rs. Forty-Eight Lakhs Ninety-Seven Thousand Seven Hundred and Sixty 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		41273		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	42041	252
8	Fee/Charges								
		Payable to the RE (A)			Payable to a third party through RE (B)				
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees (Non refundable)	One time		17700		NIL		NIL	
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.15 % p.a.			
10	Details of Contingent Charges (in ₹ or %, as applicable)								
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)			
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any			
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL			
(iv)	Part Prepayment Fees					NIL			
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes			
(vi)	Any other charges (please specify) *								

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		Refer clause C under 'Additional terms and conditions under Annexure B
2	Clause of Loan agreement which details grievance redressal mechanism		Refer clause D under 'Additional terms and conditions' in Annexure B
3	Phone number and email id of the nodal grievance redressal officer		GRO (Grievance Redressal Officer): 022-66493844 Email: nodal.office@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	Co-applicants HR mail and official mail confirmation to be documented.
15	Co-applicants PF statement to be documented.
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Credit Card availed on 11/04/2026 for Rs. 2590 - 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	Legal Heir NOC to be provided (If applicable)
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	OCR source and reflection to be done before disbursement.
24	OSV to be documented prior to disbursement
25	Personal Loan availed on 05/02/2026 for Rs. 2000000 - Closure proof to be documented
26	Personal loan of Rs.20 lakhs closer proof required.
27	Repayment of the loan to be made through ICICI BANK LIMITED 098501569904- SHARAYU
28	Seller checks to be done before disbursement.
29	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	4897760	8213	33060	41273
2	4889547	8269	33005	41273
3	4881278	8324	32949	41273
4	4872954	8381	32893	41273
5	4864573	8437	32836	41273
6	4856136	8494	32779	41273
7	4847642	8551	32722	41273
8	4839091	8609	32664	41273
9	4830482	8667	32606	41273
10	4821814	8726	32548	41273
11	4813089	8785	32489	41273
12	4804304	8844	32430	41273
13	4795460	8904	32370	41273
14	4786556	8964	32310	41273

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15	4777593	9024	32249	41273
16	4768568	9085	32188	41273
17	4759483	9146	32127	41273
18	4750337	9208	32065	41273
19	4741129	9270	32003	41273
20	4731858	9333	31941	41273
21	4722525	9396	31878	41273
22	4713129	9459	31814	41273
23	4703670	9523	31750	41273
24	4694147	9588	31686	41273
25	4684559	9652	31621	41273
26	4674907	9717	31556	41273
27	4665189	9783	31491	41273
28	4655407	9849	31424	41273
29	4645558	9915	31358	41273
30	4635642	9982	31291	41273
31	4625660	10050	31224	41273
32	4615610	10118	31156	41273
33	4605492	10186	31088	41273
34	4595306	10255	31019	41273
35	4585052	10324	30950	41273
36	4574728	10394	30880	41273
37	4564334	10464	30810	41273
38	4553870	10534	30739	41273
39	4543336	10605	30668	41273
40	4532730	10677	30596	41273
41	4522053	10749	30524	41273
42	4511304	10822	30452	41273
43	4500483	10895	30379	41273
44	4489588	10968	30305	41273
45	4478620	11042	30231	41273
46	4467577	11117	30157	41273
47	4456460	11192	30082	41273
48	4445268	11267	30006	41273
49	4434001	11343	29930	41273
50	4422658	11420	29853	41273
51	4411237	11497	29776	41273
52	4399740	11575	29699	41273
53	4388166	11653	29621	41273
54	4376513	11732	29542	41273
55	4364781	11811	29463	41273

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56	4352970	11890	29383	41273
57	4341080	11971	29303	41273
58	4329109	12052	29222	41273
59	4317058	12133	29141	41273
60	4304925	12215	29059	41273
61	4292710	12297	28976	41273
62	4280413	12380	28893	41273
63	4268033	12464	28810	41273
64	4255569	12548	28726	41273
65	4243021	12633	28641	41273
66	4230388	12718	28556	41273
67	4217671	12804	28470	41273
68	4204867	12890	28383	41273
69	4191977	12977	28296	41273
70	4179000	13065	28209	41273
71	4165935	13153	28121	41273
72	4152782	13242	28032	41273
73	4139540	13331	27942	41273
74	4126209	13421	27852	41273
75	4112788	13512	27762	41273
76	4099276	13603	27671	41273
77	4085673	13695	27579	41273
78	4071979	13787	27486	41273
79	4058192	13880	27393	41273
80	4044311	13974	27300	41273
81	4030337	14068	27205	41273
82	4016269	14163	27110	41273
83	4002106	14259	27015	41273
84	3987847	14355	26918	41273
85	3973492	14452	26822	41273
86	3959040	14549	26724	41273
87	3944491	14648	26626	41273
88	3929843	14747	26527	41273
89	3915097	14846	26427	41273
90	3900250	14946	26327	41273
91	3885304	15047	26226	41273
92	3870257	15149	26125	41273
93	3855108	15251	26022	41273
94	3839857	15354	25920	41273
95	3824503	15458	25816	41273

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96	3809046	15562	25712	41273
97	3793484	15667	25607	41273
98	3777817	15773	25501	41273
99	3762044	15879	25394	41273
100	3746165	15986	25287	41273
101	3730178	16094	25179	41273
102	3714084	16203	25071	41273
103	3697881	16312	24961	41273
104	3681569	16422	24851	41273
105	3665146	16533	24740	41273
106	3648613	16645	24629	41273
107	3631968	16757	24516	41273
108	3615211	16870	24403	41273
109	3598341	16984	24289	41273
110	3581357	17099	24175	41273
111	3564258	17214	24059	41273
112	3547043	17330	23943	41273
113	3529713	17447	23826	41273
114	3512266	17565	23708	41273
115	3494700	17684	23590	41273
116	3477017	17803	23470	41273
117	3459213	17923	23350	41273
118	3441290	18044	23229	41273
119	3423246	18166	23107	41273
120	3405080	18289	22985	41273
121	3386791	18412	22861	41273
122	3368379	18536	22737	41273
123	3349842	18662	22612	41273
124	3331181	18788	22486	41273
125	3312393	18914	22359	41273
126	3293479	19042	22231	41273
127	3274437	19171	22103	41273
128	3255266	19300	21974	41273
129	3235966	19430	21843	41273
130	3216536	19561	21712	41273
131	3196975	19693	21580	41273
132	3177281	19826	21447	41273
133	3157455	19960	21313	41273
134	3137495	20095	21179	41273
135	3117400	20231	21043	41273

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136	3097169	20367	20906	41273
137	3076802	20505	20769	41273
138	3056298	20643	20631	41273
139	3035655	20782	20491	41273
140	3014872	20923	20351	41273
141	2993950	21064	20210	41273
142	2972886	21206	20067	41273
143	2951680	21349	19924	41273
144	2930331	21493	19780	41273
145	2908837	21638	19635	41273
146	2887199	21784	19489	41273
147	2865415	21931	19342	41273
148	2843483	22079	19194	41273
149	2821404	22229	19045	41273
150	2799175	22379	18895	41273
151	2776797	22530	18744	41273
152	2754267	22682	18592	41273
153	2731585	22835	18439	41273
154	2708751	22989	18285	41273
155	2685762	23144	18129	41273
156	2662618	23300	17973	41273
157	2639317	23458	17816	41273
158	2615860	23616	17658	41273
159	2592244	23775	17498	41273
160	2568468	23936	17338	41273
161	2544532	24097	17176	41273
162	2520435	24260	17013	41273
163	2496175	24424	16850	41273
164	2471751	24589	16685	41273
165	2447162	24755	16519	41273
166	2422408	24922	16352	41273
167	2397486	25090	16184	41273
168	2372396	25259	16014	41273
169	2347137	25430	15844	41273
170	2321707	25601	15672	41273
171	2296105	25774	15499	41273
172	2270331	25948	15325	41273
173	2244383	26123	15150	41273
174	2218260	26300	14974	41273
175	2191960	26477	14796	41273

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176	2165483	26656	14618	41273
177	2138827	26836	14438	41273
178	2111991	27017	14256	41273
179	2084974	27199	14074	41273
180	2057774	27383	13890	41273
181	2030391	27568	13706	41273
182	2002823	27754	13520	41273
183	1975069	27941	13332	41273
184	1947128	28130	13144	41273
185	1918998	28320	12954	41273
186	1890678	28511	12763	41273
187	1862167	28703	12570	41273
188	1833464	28897	12376	41273
189	1804567	29092	12181	41273
190	1775475	29289	11985	41273
191	1746186	29486	11787	41273
192	1716700	29685	11588	41273
193	1687015	29886	11388	41273
194	1657129	30087	11186	41273
195	1627042	30290	10983	41273
196	1596751	30495	10779	41273
197	1566256	30701	10573	41273
198	1535556	30908	10365	41273
199	1504648	31117	10157	41273
200	1473531	31327	9947	41273
201	1442204	31538	9735	41273
202	1410666	31751	9522	41273
203	1378915	31965	9308	41273
204	1346950	32181	9092	41273
205	1314769	32398	8875	41273
206	1282370	32617	8656	41273
207	1249753	32837	8436	41273
208	1216916	33059	8215	41273
209	1183857	33282	7992	41273
210	1150575	33507	7767	41273
211	1117069	33733	7541	41273
212	1083336	33960	7313	41273
213	1049376	34190	7084	41273
214	1015186	34421	6853	41273
215	980765	34653	6621	41273

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216	946112	34887	6387	41273
217	911226	35122	6151	41273
218	876104	35359	5914	41273
219	840744	35598	5676	41273
220	805146	35838	5435	41273
221	769308	36080	5193	41273
222	733228	36324	4950	41273
223	696904	36569	4705	41273
224	660335	36816	4458	41273
225	623519	37064	4209	41273
226	586455	37314	3959	41273
227	549141	37566	3707	41273
228	511574	37820	3454	41273
229	473755	38075	3198	41273
230	435679	38332	2941	41273
231	397347	38591	2683	41273
232	358756	38851	2422	41273
233	319905	39114	2160	41273
234	280791	39378	1896	41273
235	241414	39643	1630	41273
236	201770	39911	1362	41273
237	161859	40180	1093	41273
238	121679	40452	822	41273
239	81227	40725	549	41273
240	40502	40502	274	40776

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)	4897760
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 41273
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)	5007383
6	Fee/Charges payable (in Rupees)	19175
A.	Payable to the RE (SI No.8A of the KFS)	19175
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	4878585

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8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	9905143
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.15 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

“Pre-EMI Interest” or “PEMII” means the interest on the Facility, payable for the period starting from the respective date/ date(s) of Disbursement up to the date from which the interest becomes payable as part of the Instalments. Such Pre-EMI Interest shall be subject to be rounded off to the next Rupee. Property” shall mean the immoveable property/properties, the description of which is further detailed in the Facility Agreement, for the purchase of which and/or against the security of which the Facility has been availed of by the Borrower, including the improvements made or occurred to it whether or not by utilising the Facility proceeds and also all benefits arising out of such Property.

“Transaction Document(s)” means this Sanction Letter along with the all Annexures hereto, all writings, undertakings, authorizations, security documents including in relation to creation of, perfection of and recording of any Security, and other documents, as required/ may be required by the ICICI HFC, executed or entered into or to be executed or entered into/ by the Borrower or, as the case may be, any other person, in relation to, or pertaining to the Facility and/or Security therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI HFC to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have executed transaction documents, in a form and manner as may be required by ICICI HFC in connection with the Facilities.
2. The Facility Agreement/Credit Facility Application Form and other **transaction documents** may/will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI HFC's discretion and subject to compliance of all formalities and documentation as may be specified/required by ICICI HFC. The continuance of the Facilities is subject to cancellation and/or repayment to ICICI HFC on demand without assigning any reason for the same.
4. ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - e) there is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by ICICI HFC to you/any of you;
 - f) the legal/technical/valuation report on the property is not satisfactory to ICICI HFC
5. This sanction shall be available to the borrower/s for a validity period of 90 days for HL, 60 days for LAP against residential/commercial property & NRP, 30 days for LAP against other properties provided the borrower/s deposits with ICICI HFC the administrative charges & other charges/fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI HFC
6. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due.
7. ICICI HFC is entitled to add to, delete or modify all or any of the terms and conditions for the facility and/or the Standard Terms applicable to the Facilities.
8. The borrower/s shall immediately intimate ICICI HFC in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss/change in job/profession etc. as also any change in any information stated in your application for the Facilities.
9. Gradation of interest rate will be based on factors such as credit bureau, type of income, type of collateral, customer profile, type of product etc. For more details, please visit our website www.icicihfc.com. The rate of interest applicable to the Facilities shall be as prevailing on the date/s of disbursement(s) / drawal(s) and as mentioned in this sanction letter and more particularly detailed in the Facility Agreement/Credit Facility Application Form.
10. No disbursements/drawals under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose(s) as mentioned overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI HFC.
11. ICICI HFC has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI HFC reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI HFC and the decision of ICICI HFC in that behalf shall be binding on the borrower/s.
12. For all products, ICICI HFC may, in its sole discretion and on such terms for payment of prepayment charges etc. as it may prescribe (**subject to applicable laws/regulations from time to time**) and **compliance with any other conditions as it may specify from time to time**, permit prepayment/ acceleration in payment of EMIs/installment at the request of the borrower/s. In the event ICICI HFC permits any prepayment/acceleration, the repayment schedule for such facility shall be amended/altered by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, PEMII, EMI outstanding, EMI of the current month and balance towards the principal amount of such facility. ICICI HFC, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI HFC from time to time is prepaid.

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13. The original property/title documents will be released to you within 30 days from the date of full repayment/settlement of the Facility at the nearest loan servicing branch of ICICI Bank Limited/ICICI HFC as per the borrower's communication address or customer can also opt for any other preferred location by visiting branch of ICICI HFC. The release of original property documents shall be subject to no dues being payable in respect of this Facility or any other credit facility availed by the borrower from ICICI HFC, for which the said property was charged to ICICI HFC.
14. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

Terms and Conditions applicable only for Non-Resident (NRI)/Person of Indian Origin (PIO)/ Overseas Citizen of India (OCI):

15. Repayment of the Facilities and all charges leviable under the Facility Agreement/ Credit Facility Application Form shall be made by the borrower/s by remittances from abroad through normal banking channels or out of his / her NRE/FCNR/NRO account in India or through rental income derived from renting out the property in India and/or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA
16. The property purchased out of the proceeds of the Facilities will be used by the non -resident for his / her own occupation on his /her return to India and not for any other purpose.
17. In the event of the property is given on lease/leave and license/tenancy basis (if so agreed upon by ICICI HFC) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the facility, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the facility, ICICI HFC may in its sole discretion permit swap of the post-dated cheques for re-schedulement of the EMI.
18. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.

Additional Terms and Conditions applicable for Adjustable Interest Rate:

19. (i) ICICI Home Prime Lending Rate (IHPLR) shall mean the percentage rate per annum from time to time and notified/ announced by ICICI HFC in such form and manner as deemed appropriate by ICICI HFC from time to time as IHPLR.
- (ii) Adjustable Interest Rate (AIR) means the IHPLR and the margin, if any as specified by ICICI HFC shall be applied by ICICI HFC on the first of the month following the month of the year (as per the English Calendar) in which IHPLR changed. AIR would change based on changes in the IHPLR.
- (iii) Any change in IHPLR may result in a change in your EMI or tenor or both. This change in rate of interest shall be communicated to the Borrower, post reset along with options to (including but not limited to) increase in tenor or EMI or both or to switch over to fixed rate as per ICICI HFC/Lender's approved policy.
20. For illustration purpose, please find below table depicting possible impact of change in benchmark Interest rate on EMI/Tenure on Loan account:

Particulars	Existing	Change in Tenure (keeping EMI constant)	Change in EMI (keeping Tenure constant)	Change in EMI & Tenure (both)
Rate of Interest	9.00%	9.25%	9.25%	9.25%
Loan Amount (Rs.)	5,000,000	5,000,000	5,000,000	5,000,000
Tenure (in months)	300	327	300	324
EMI Amount (Rs.)	41,960	41,960	42,820	42,034

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

- 1) Facility for the purpose of purchase of property under construction:
If the Purpose of the Facility is to purchase property(ies), which is under construction or to improve / repair property, the following additional terms and conditions shall apply:
- 2) A reference to the term:
(i) "construction" includes modification or extension of the Property(ies);
(ii) "improvement" means any structural, internal, or external improvement to the Property as agreed by the Borrower with the ICICI HFC.
- 3) The ICICI HFC will disburse the Facility (to buy, construct, improve or repair the Property(ies)) only after Borrower pays agreed self-contribution and produces documentary proof to ICICI HFC.
- 4) The ICICI HFC may extend the Facility for the purpose of improvement of office/commercial Property(ies) only if the Borrower is simultaneously buying the Property.
- 5) The ICICI HFC will disburse the Facility for the purpose of construction / improvement of the Property(ies) only after the Borrower commences construction / improvement of such Property and produces documentary proof to the ICICI HFC.
- 6) If the Facility has been agreed to be granted for the purpose of acquiring Property(ies) which is under construction / for purpose of construction of the Property(ies), The ICICI HFC may make disbursements under the Facility in stages as per the progress of work, in terms of its internal norms and guidelines as applicable from time to time. The decision of the ICICI HFC in this regard shall be final and binding on the Applicant.
- 7) The Borrower shall –
 - a. acquire / construct / improve / repair the Property(ies) in accordance with sanctioned plans;
 - b. the Borrower shall inform ICICI HFC when such acquisition / construction / improvement / repair is completed, and obtain and produce to the ICICI HFC a true copy of occupation / completion certificate issued by the Municipal and other concerned competent authority;
 - c. promptly notify the ICICI HFC of any event or circumstance which might delay commencement or completion of the construction or acquisition of the Property(ies);
 - d. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - e. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - f. pay maintenance and other charges for its upkeep and any other dues payable in respect of the Property(ies) or its use;
 - g. notify the ICICI HFC, details of any additions or alterations to the Property(ies) which the Borrower proposes to do, and the Borrower shall not carry out any such material additions or alterations without the prior consent of the ICICI HFC;
 - h. inform the ICICI HFC of the progress of construction / improvement/ repair of the Property(ies).
- 8) The Borrower shall not hold the ICICI HFC responsible for any delay in the construction / giving possession of / completion of the Property(ies) by the developer / promoter / builder /society to the Applicant, or for quality, condition or fitness of construction of the Property(ies) even if the ICICI HFC may have approved / sanctioned any facilities to such developer /promoter/builder/Development Authority or given to the Borrower any information about such promoter/property/builder/Development Authority.

B. Equated Monthly Installments

1. In case of the Facility sanctioned for the purpose of purchase of under construction property or for purchase of a plot for construction of the property, prior to the start of the principal Instalments, the Borrower shall pay the interest at the applicable Interest Rate to the ICICI HFC by way of the Pre-EMI Interest.
2. Where the Facility is disbursed by a single tranche, the Facility shall be repaid in accordance with the agreed repayment schedule as specified in Annexure A.1. Where the Facility is disbursable in more than one tranches, the Borrower has by mutual agreement with the ICICI HFC, may chose one of the following three options as further detailed under the Facility Agreement

C. Engagement of Recovery Agents

The Borrower hereby agrees and acknowledges that the ICICI HFC shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Facility, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the ICICI HFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.

D. Assignment

The Borrower hereby provides consent to the ICICI HFC to securitize, sell, assign, discount or transfer all or any part of the ICICI HFC's rights and/or obligations under the Facility, this Sanction Letter and all Transaction Documents executed from time to time in relation to the Facility to any person(s), at any time in the future. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower and all other persons. The Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, benefits or obligations under or in relation to the Facility, the Transaction Documents or any part thereof.

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* All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre - EMI interest (at the rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.

ICICI HFC provides ECS and/or Direct Debit facilities as modes of repayment wherever these facilities are available. We encourage customers to avail ECS/Direct Debit facilities for repayment.

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Jyotikant Maurya will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9162393045.

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

Thanking you,
Yours sincerely

Name: Dipak Bhavsar

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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