

Unique Reference Number – 77000322747

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/08/2026

Letter Generation Date: 30/08/2026

Customer Name: DIPTI CHOUDHARY, SHUBHAM P CHOUDHARY, SHUBHAM CHOUDHARY HUF

Communication Address:, W/O Shubham Choudhary Flat No 102 Utkarsh Walay, Besyde Jm Financial Khare Town Dharampeth Nagpur, Khare Town, Nagpur City, NAGPUR, MAHARASHTRA, IN, 440010

Phone: +91-9922111432

Email ID: shubhampchoudhary@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 246513 - REAL VALUE FINLOAN SERVICES PVT LTD)

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

ICICI Home Finance Company Limited

Registered Office:
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Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
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Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

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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.	77000322747	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		5500000 (Rs. Fifty-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)		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		55281		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.60 % p.a. Floating		
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
						B	S	EPI (₹) (Keeping tenure constant)
								No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)8.30 %	10.60 %p.a	Once in 6 months or as and when required	As and when required	56210
								255
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		48675		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.				10.74 % 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	77000322747 App Number to be linked with 77000322748, App Number
15	bar license to be documented
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Construction cost estimate to be documented
18	Credit Card availed on 15/02/2021 for Rs. 174486 - Balance Tenure proof to be documented
19	Customer verification to be positive
20	Declaration of communication address in case Non OVD document taken for address proof to be documented
21	Disbursement to be done under construction linked plan
22	Disbursement towards construction to start only after completion of plinth level.
23	HUF ALL DOCUMENT TO BE REQUIRED
24	Legal Heir NOC to be provided(If applicable)
25	MOE to be executed in favor of ICICI HFC
26	NOI to be executed by the customer
27	OSV to be documented prior to disbursement
28	rental agreement to be required
29	rental income to be verified
30	Repayment of the loan to be made through ICICI BANK LIMITED 624201526464- SHUBHAM or AXIS BANK 913010025530030- DIPTI or EQUITAS SMALL FINANCE BANK LIMITED 200002913618- SHUBHAM CHOUDHARY HUF
31	Self-construction declaration on land loan to be taken as per prescribed format
32	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	5500000	6698	48584	55281
2	5493302	6757	48525	55281
3	5486546	6817	48465	55281
4	5479729	6877	48405	55281
5	5472852	6937	48344	55281
6	5465915	6999	48283	55281
7	5458916	7061	48221	55281
8	5451855	7123	48159	55281
9	5444733	7186	48096	55281
10	5437547	7249	48032	55281
11	5430297	7313	47968	55281

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12	5422984	7378	47904	55281
13	5415606	7443	47838	55281
14	5408163	7509	47773	55281
15	5400654	7575	47706	55281
16	5393079	7642	47639	55281
17	5385437	7710	47572	55281
18	5377727	7778	47504	55281
19	5369949	7846	47435	55281
20	5362103	7916	47366	55281
21	5354187	7986	47296	55281
22	5346201	8056	47225	55281
23	5338145	8127	47154	55281
24	5330018	8199	47082	55281
25	5321819	8272	47010	55281
26	5313547	8345	46937	55281
27	5305202	8418	46863	55281
28	5296784	8493	46789	55281
29	5288291	8568	46714	55281
30	5279723	8643	46638	55281
31	5271080	8720	46562	55281
32	5262360	8797	46485	55281
33	5253563	8875	46407	55281
34	5244689	8953	46329	55281
35	5235736	9032	46249	55281
36	5226704	9112	46170	55281
37	5217592	9192	46089	55281
38	5208400	9273	46008	55281
39	5199126	9355	45926	55281
40	5189771	9438	45843	55281
41	5180333	9521	45760	55281
42	5170812	9606	45676	55281
43	5161206	9690	45591	55281
44	5151516	9776	45506	55281
45	5141740	9862	45419	55281
46	5131877	9949	45332	55281
47	5121928	10037	45244	55281
48	5111891	10126	45156	55281
49	5101765	10215	45066	55281
50	5091549	10306	44976	55281
51	5081244	10397	44885	55281

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
52	5070847	10489	44793	55281
53	5060359	10581	44700	55281
54	5049777	10675	44607	55281
55	5039103	10769	44513	55281
56	5028334	10864	44417	55281
57	5017470	10960	44321	55281
58	5006510	11057	44225	55281
59	4995453	11155	44127	55281
60	4984298	11253	44028	55281
61	4973045	11352	43929	55281
62	4961693	11453	43829	55281
63	4950240	11554	43728	55281
64	4938686	11656	43626	55281
65	4927030	11759	43523	55281
66	4915271	11863	43419	55281
67	4903409	11968	43314	55281
68	4891441	12073	43208	55281
69	4879368	12180	43102	55281
70	4867188	12288	42994	55281
71	4854900	12396	42885	55281
72	4842504	12506	42776	55281
73	4829999	12616	42665	55281
74	4817383	12727	42554	55281
75	4804655	12840	42442	55281
76	4791816	12953	42328	55281
77	4778862	13068	42214	55281
78	4765795	13183	42098	55281
79	4752611	13300	41982	55281
80	4739312	13417	41864	55281
81	4725895	13536	41746	55281
82	4712359	13655	41626	55281
83	4698704	13776	41506	55281
84	4684928	13897	41384	55281
85	4671031	14020	41261	55281
86	4657010	14144	41137	55281
87	4642866	14269	41012	55281
88	4628597	14395	40886	55281
89	4614202	14522	40759	55281
90	4599680	14650	40631	55281
91	4585030	14780	40502	55281

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92	4570250	14910	40371	55281
93	4555339	15042	40239	55281
94	4540297	15175	40106	55281
95	4525122	15309	39972	55281
96	4509813	15444	39837	55281
97	4494369	15581	39701	55281
98	4478788	15718	39563	55281
99	4463070	15857	39424	55281
100	4447212	15997	39284	55281
101	4431215	16139	39143	55281
102	4415076	16281	39000	55281
103	4398795	16425	38857	55281
104	4382370	16570	38711	55281
105	4365800	16716	38565	55281
106	4349084	16864	38417	55281
107	4332220	17013	38268	55281
108	4315207	17163	38118	55281
109	4298043	17315	37967	55281
110	4280728	17468	37814	55281
111	4263260	17622	37659	55281
112	4245638	17778	37504	55281
113	4227860	17935	37347	55281
114	4209925	18093	37188	55281
115	4191832	18253	37028	55281
116	4173579	18414	36867	55281
117	4155165	18577	36704	55281
118	4136588	18741	36540	55281
119	4117846	18907	36375	55281
120	4098940	19074	36208	55281
121	4079866	19242	36039	55281
122	4060624	19412	35869	55281
123	4041212	19584	35698	55281
124	4021628	19757	35525	55281
125	4001871	19931	35350	55281
126	3981940	20107	35174	55281
127	3961833	20285	34997	55281
128	3941548	20464	34818	55281
129	3921084	20645	34637	55281
130	3900440	20827	34454	55281
131	3879612	21011	34270	55281

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132	3858601	21197	34085	55281
133	3837405	21384	33898	55281
134	3816021	21573	33709	55281
135	3794448	21763	33518	55281
136	3772685	21956	33326	55281
137	3750729	22150	33132	55281
138	3728579	22345	32936	55281
139	3706234	22543	32739	55281
140	3683692	22742	32540	55281
141	3660950	22943	32339	55281
142	3638007	23145	32136	55281
143	3614862	23350	31932	55281
144	3591512	23556	31726	55281
145	3567956	23764	31517	55281
146	3544192	23974	31308	55281
147	3520218	24186	31096	55281
148	3496032	24399	30882	55281
149	3471633	24615	30667	55281
150	3447018	24832	30449	55281
151	3422186	25052	30230	55281
152	3397134	25273	30009	55281
153	3371861	25496	29785	55281
154	3346365	25721	29560	55281
155	3320644	25949	29333	55281
156	3294695	26178	29104	55281
157	3268517	26409	28872	55281
158	3242108	26642	28639	55281
159	3215466	26878	28404	55281
160	3188588	27115	28166	55281
161	3161473	27355	27927	55281
162	3134118	27596	27685	55281
163	3106522	27840	27441	55281
164	3078682	28086	27196	55281
165	3050596	28334	26947	55281
166	3022262	28584	26697	55281
167	2993677	28837	26445	55281
168	2964840	29092	26190	55281
169	2935749	29349	25933	55281
170	2906400	29608	25674	55281
171	2876792	29869	25412	55281

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172	2846923	30133	25148	55281
173	2816790	30399	24882	55281
174	2786391	30668	24614	55281
175	2755723	30939	24343	55281
176	2724784	31212	24069	55281
177	2693572	31488	23794	55281
178	2662084	31766	23516	55281
179	2630318	32047	23235	55281
180	2598272	32330	22952	55281
181	2565942	32615	22666	55281
182	2533327	32903	22378	55281
183	2500424	33194	22088	55281
184	2467230	33487	21794	55281
185	2433742	33783	21499	55281
186	2399960	34081	21200	55281
187	2365878	34382	20899	55281
188	2331496	34686	20595	55281
189	2296810	34993	20289	55281
190	2261817	35302	19980	55281
191	2226516	35613	19668	55281
192	2190902	35928	19353	55281
193	2154974	36245	19036	55281
194	2118729	36566	18716	55281
195	2082163	36889	18393	55281
196	2045275	37214	18067	55281
197	2008060	37543	17738	55281
198	1970517	37875	17407	55281
199	1932642	38209	17072	55281
200	1894433	38547	16735	55281
201	1855886	38887	16394	55281
202	1816999	39231	16051	55281
203	1777768	39577	15704	55281
204	1738190	39927	15355	55281
205	1698264	40280	15002	55281
206	1657984	40635	14646	55281
207	1617348	40994	14287	55281
208	1576354	41357	13925	55281
209	1534997	41722	13560	55281
210	1493276	42090	13191	55281
211	1451185	42462	12819	55281

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212	1408723	42837	12444	55281
213	1365886	43216	12066	55281
214	1322670	43597	11684	55281
215	1279073	43983	11299	55281
216	1235090	44371	10910	55281
217	1190719	44763	10519	55281
218	1145956	45158	10123	55281
219	1100798	45557	9724	55281
220	1055240	45960	9322	55281
221	1009281	46366	8916	55281
222	962915	46775	8506	55281
223	916140	47188	8093	55281
224	868951	47605	7676	55281
225	821346	48026	7256	55281
226	773320	48450	6831	55281
227	724870	48878	6404	55281
228	675992	49310	5972	55281
229	626683	49745	5536	55281
230	576937	50185	5097	55281
231	526752	50628	4653	55281
232	476124	51075	4206	55281
233	425049	51526	3755	55281
234	373523	51982	3300	55281
235	321541	52441	2841	55281
236	269101	52904	2378	55281
237	216197	53371	1910	55281
238	162825	53843	1439	55281
239	108983	54318	963	55281
240	54664	54664	483	55147

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)	5500000
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 55281
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	10.60 % 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)	7767425

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6	Fee/Charges payable (in Rupees)	50150
A.	Payable to the RE (SI No.8A of the KFS)	50150
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)	5449850
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	13267425
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.74 %
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 Yogesh Tanpure will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9021522966.

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

Thanking you,
Yours sincerely

Name: Rakesh Deoghare

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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