

Unique Reference Number – 77000285370

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 20/06/2026

Letter Generation Date: 22/06/2026

Customer Name: MANSIMRATH KAUR ANAND, GURPREET KAUR ANAND

Communication Address:, C -15, Sukhdayak Society, J B Nagar, VTC Andher East, J.B. Nagar, Mumbai City North, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400059

Phone: +91-9869559583

Email ID: prabhjotsa18@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 342944 - PRABHJOT KAUR-HFC)

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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000285370	Type of Loan and Purpose/End use of loan		Home Loan				
2	Sanctioned Loan amount (in Rupees)		5133833 (Rs. Fifty-One Lakhs Thirty-Three Thousand Eight Hundred and Thirty-Three 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)		360 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		360		38029		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	38931	404
8	Fee/Charges								
		Payable to the RE (A)				Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees (Non refundable)	One time		0		NIL		NIL	
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.10 % p.a.			
10	Details of Contingent Charges (in ₹ or %, as applicable)								
(i)	Penal charges, if any, in case of delayed payment (In the event of default/ delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)			
(ii)	Other penal charges, (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any			
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL			
(iv)	Part Prepayment Fees					NIL			
(v)	Charges for switching of loans from floating to fixed rate and vice versa					0.50% for housing loan, 1.00% for the non-housing loan + applicable taxes			
(vi)	Any other charges (please specify) *								

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

***subject to applicable taxes**

Part 2 (Other qualitative information)

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

Definitions:

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

I/we acknowledge that

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

The aforesaid sanction of the Facility will be subject to

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

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	77000285370 App Number to be linked with 77950063862, App Number
14	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
15	Customer verification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	HR mail confirmation required for Applicant
18	Legal Heir NOC to be provided (If applicable)
19	May Month salary credit banking and increment salary letter to be documented before disbursement.
20	MOE to be executed in favor of ICICI HFC
21	Need Settlement Letter from Axis Bank stating that there are no dues pending related to CC having CC limit of rs 1.48L
22	Need Settlement letter from Axis Bank stating that there are no dues pending related to CC having limit of Rs 1.04L
23	Need Settlement letter from Phonenix Arc Card having overdue of Rs 5244 stating that there are no dues pending
24	OSV to be documented prior to disbursement
25	Property will be owned by Applicant and Co Applicant only
26	Repayment of the loan to be made through STANDARD CHARTERED BANK 23710395927- MANSIMRATH
27	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	5133833	3376	34654	38029
2	5130457	3398	34631	38029
3	5127059	3421	34608	38029
4	5123638	3444	34585	38029
5	5120193	3468	34562	38029
6	5116725	3491	34538	38029
7	5113234	3515	34515	38029
8	5109720	3538	34491	38029
9	5106181	3562	34467	38029
10	5102619	3586	34443	38029
11	5099033	3611	34419	38029
12	5095422	3635	34395	38029
13	5091787	3659	34370	38029
14	5088128	3684	34345	38029
15	5084444	3709	34320	38029
16	5080735	3734	34295	38029

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
17	5077001	3759	34270	38029
18	5073241	3785	34245	38029
19	5069457	3810	34219	38029
20	5065647	3836	34194	38029
21	5061811	3862	34168	38029
22	5057949	3888	34142	38029
23	5054061	3914	34115	38029
24	5050147	3941	34089	38029
25	5046207	3967	34062	38029
26	5042239	3994	34036	38029
27	5038246	4021	34009	38029
28	5034225	4048	33982	38029
29	5030177	4075	33954	38029
30	5026101	4103	33927	38029
31	5021999	4131	33899	38029
32	5017868	4158	33871	38029
33	5013710	4186	33843	38029
34	5009523	4215	33815	38029
35	5005309	4243	33786	38029
36	5001065	4272	33758	38029
37	4996794	4301	33729	38029
38	4992493	4330	33700	38029
39	4988163	4359	33671	38029
40	4983804	4388	33641	38029
41	4979416	4418	33612	38029
42	4974998	4448	33582	38029
43	4970550	4478	33552	38029
44	4966073	4508	33521	38029
45	4961564	4538	33491	38029
46	4957026	4569	33460	38029
47	4952457	4600	33430	38029
48	4947857	4631	33399	38029
49	4943226	4662	33367	38029
50	4938564	4694	33336	38029
51	4933870	4725	33304	38029
52	4929145	4757	33272	38029
53	4924388	4789	33240	38029
54	4919598	4822	33208	38029
55	4914776	4854	33175	38029
56	4909922	4887	33142	38029
57	4905035	4920	33109	38029

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58	4900115	4953	33076	38029
59	4895162	4987	33043	38029
60	4890175	5020	33009	38029
61	4885155	5054	32975	38029
62	4880101	5088	32941	38029
63	4875012	5123	32907	38029
64	4869890	5157	32872	38029
65	4864733	5192	32837	38029
66	4859540	5227	32802	38029
67	4854313	5262	32767	38029
68	4849051	5298	32732	38029
69	4843753	5334	32696	38029
70	4838419	5370	32660	38029
71	4833050	5406	32624	38029
72	4827644	5442	32587	38029
73	4822201	5479	32550	38029
74	4816722	5516	32513	38029
75	4811206	5553	32476	38029
76	4805653	5591	32439	38029
77	4800062	5629	32401	38029
78	4794433	5667	32363	38029
79	4788767	5705	32325	38029
80	4783062	5743	32286	38029
81	4777319	5782	32247	38029
82	4771537	5821	32208	38029
83	4765715	5860	32169	38029
84	4759855	5900	32130	38029
85	4753955	5940	32090	38029
86	4748015	5980	32050	38029
87	4742035	6020	32009	38029
88	4736015	6061	31969	38029
89	4729954	6102	31928	38029
90	4723852	6143	31886	38029
91	4717709	6184	31845	38029
92	4711525	6226	31803	38029
93	4705299	6268	31761	38029
94	4699030	6311	31719	38029
95	4692720	6353	31676	38029
96	4686367	6396	31633	38029
97	4679971	6439	31590	38029

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98	4673532	6483	31547	38029
99	4667049	6526	31503	38029
100	4660522	6570	31459	38029
101	4653952	6615	31415	38029
102	4647337	6659	31370	38029
103	4640678	6704	31325	38029
104	4633973	6750	31280	38029
105	4627224	6795	31234	38029
106	4620428	6841	31188	38029
107	4613587	6887	31142	38029
108	4606700	6934	31096	38029
109	4599766	6981	31049	38029
110	4592786	7028	31002	38029
111	4585758	7075	30954	38029
112	4578683	7123	30907	38029
113	4571560	7171	30859	38029
114	4564389	7219	30810	38029
115	4557169	7268	30761	38029
116	4549901	7317	30712	38029
117	4542584	7367	30663	38029
118	4535218	7416	30613	38029
119	4527801	7466	30563	38029
120	4520335	7517	30513	38029
121	4512818	7567	30462	38029
122	4505251	7619	30411	38029
123	4497632	7670	30360	38029
124	4489962	7722	30308	38029
125	4482241	7774	30256	38029
126	4474467	7826	30203	38029
127	4466640	7879	30150	38029
128	4458761	7932	30097	38029
129	4450829	7986	30044	38029
130	4442843	8040	29990	38029
131	4434803	8094	29935	38029
132	4426709	8149	29881	38029
133	4418560	8204	29826	38029
134	4410357	8259	29770	38029
135	4402097	8315	29715	38029
136	4393783	8371	29659	38029
137	4385412	8427	29602	38029

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138	4376984	8484	29545	38029
139	4368500	8542	29488	38029
140	4359958	8599	29430	38029
141	4351359	8657	29372	38029
142	4342702	8716	29314	38029
143	4333986	8775	29255	38029
144	4325211	8834	29196	38029
145	4316377	8893	29136	38029
146	4307484	8953	29076	38029
147	4298530	9014	29016	38029
148	4289517	9075	28955	38029
149	4280442	9136	28893	38029
150	4271306	9198	28832	38029
151	4262108	9260	28770	38029
152	4252848	9322	28707	38029
153	4243526	9385	28644	38029
154	4234141	9449	28581	38029
155	4224692	9512	28517	38029
156	4215180	9577	28453	38029
157	4205603	9641	28388	38029
158	4195962	9706	28323	38029
159	4186256	9772	28258	38029
160	4176484	9838	28192	38029
161	4166646	9904	28125	38029
162	4156742	9971	28059	38029
163	4146771	10038	27991	38029
164	4136733	10106	27923	38029
165	4126627	10174	27855	38029
166	4116453	10243	27787	38029
167	4106210	10312	27717	38029
168	4095898	10382	27648	38029
169	4085516	10452	27578	38029
170	4075064	10522	27507	38029
171	4064542	10593	27436	38029
172	4053949	10665	27365	38029
173	4043284	10737	27293	38029
174	4032547	10809	27220	38029
175	4021738	10882	27147	38029
176	4010855	10956	27074	38029
177	3999900	11030	27000	38029

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178	3988870	11104	26925	38029
179	3977766	11179	26850	38029
180	3966587	11255	26775	38029
181	3955332	11331	26699	38029
182	3944002	11407	26623	38029
183	3932595	11484	26546	38029
184	3921111	11562	26468	38029
185	3909549	11640	26390	38029
186	3897910	11718	26311	38029
187	3886192	11797	26232	38029
188	3874394	11877	26153	38029
189	3862517	11957	26072	38029
190	3850560	12038	25992	38029
191	3838523	12119	25911	38029
192	3826404	12201	25829	38029
193	3814203	12283	25746	38029
194	3801920	12366	25663	38029
195	3789554	12450	25580	38029
196	3777104	12534	25496	38029
197	3764571	12618	25411	38029
198	3751953	12703	25326	38029
199	3739249	12789	25240	38029
200	3726460	12875	25154	38029
201	3713585	12962	25067	38029
202	3700623	13050	24980	38029
203	3687573	13138	24892	38029
204	3674435	13227	24803	38029
205	3661208	13316	24714	38029
206	3647892	13406	24624	38029
207	3634487	13496	24533	38029
208	3620991	13587	24442	38029
209	3607403	13679	24350	38029
210	3593724	13771	24258	38029
211	3579953	13864	24165	38029
212	3566089	13958	24072	38029
213	3552131	14052	23977	38029
214	3538078	14147	23883	38029
215	3523932	14242	23787	38029
216	3509689	14339	23691	38029
217	3495350	14435	23594	38029

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218	3480915	14533	23497	38029
219	3466382	14631	23399	38029
220	3451751	14730	23300	38029
221	3437022	14829	23200	38029
222	3422193	14929	23100	38029
223	3407263	15030	23000	38029
224	3392233	15131	22898	38029
225	3377102	15234	22796	38029
226	3361868	15336	22693	38029
227	3346532	15440	22590	38029
228	3331092	15544	22485	38029
229	3315548	15649	22380	38029
230	3299899	15755	22275	38029
231	3284144	15861	22168	38029
232	3268283	15968	22061	38029
233	3252315	16076	21954	38029
234	3236239	16184	21845	38029
235	3220055	16294	21736	38029
236	3203761	16404	21626	38029
237	3187358	16514	21515	38029
238	3170843	16626	21404	38029
239	3154217	16738	21291	38029
240	3137479	16851	21178	38029
241	3120628	16965	21065	38029
242	3103664	17079	20950	38029
243	3086584	17195	20835	38029
244	3069390	17311	20719	38029
245	3052079	17427	20602	38029
246	3034652	17545	20484	38029
247	3017107	17664	20366	38029
248	2999443	17783	20247	38029
249	2981660	17903	20127	38029
250	2963758	18024	20006	38029
251	2945734	18145	19884	38029
252	2927589	18268	19762	38029
253	2909321	18391	19638	38029
254	2890930	18515	19514	38029
255	2872415	18640	19389	38029
256	2853774	18766	19263	38029
257	2835008	18893	19137	38029

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
258	2816116	19020	19009	38029
259	2797095	19149	18881	38029
260	2777947	19278	18752	38029
261	2758669	19408	18622	38029
262	2739261	19539	18491	38029
263	2719722	19671	18359	38029
264	2700051	19804	18226	38029
265	2680247	19937	18092	38029
266	2660310	20072	17958	38029
267	2640238	20207	17822	38029
268	2620031	20344	17686	38029
269	2599687	20481	17548	38029
270	2579206	20619	17410	38029
271	2558587	20759	17271	38029
272	2537828	20899	17131	38029
273	2516929	21040	16990	38029
274	2495890	21182	16848	38029
275	2474708	21325	16705	38029
276	2453383	21469	16561	38029
277	2431915	21614	16416	38029
278	2410301	21759	16270	38029
279	2388541	21906	16123	38029
280	2366635	22054	15975	38029
281	2344581	22203	15826	38029
282	2322378	22353	15677	38029
283	2300025	22504	15526	38029
284	2277521	22656	15374	38029
285	2254865	22809	15221	38029
286	2232057	22963	15067	38029
287	2209094	23118	14912	38029
288	2185976	23274	14756	38029
289	2162703	23431	14599	38029
290	2139272	23589	14441	38029
291	2115683	23748	14281	38029
292	2091935	23908	14121	38029
293	2068027	24070	13960	38029
294	2043957	24232	13797	38029
295	2019724	24396	13634	38029
296	1995329	24561	13469	38029
297	1970768	24726	13303	38029

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
298	1946042	24893	13136	38029
299	1921148	25061	12968	38029
300	1896087	25230	12799	38029
301	1870857	25401	12629	38029
302	1845456	25572	12457	38029
303	1819884	25745	12285	38029
304	1794139	25919	12111	38029
305	1768221	26094	11936	38029
306	1742127	26270	11760	38029
307	1715857	26447	11583	38029
308	1689410	26625	11404	38029
309	1662785	26805	11224	38029
310	1635980	26986	11043	38029
311	1608994	27168	10861	38029
312	1581825	27352	10678	38029
313	1554474	27536	10493	38029
314	1526937	27722	10307	38029
315	1499215	27909	10120	38029
316	1471306	28098	9932	38029
317	1443208	28287	9742	38029
318	1414921	28478	9551	38029
319	1386443	28671	9359	38029
320	1357772	28864	9165	38029
321	1328908	29059	8971	38029
322	1299849	29255	8774	38029
323	1270594	29452	8577	38029
324	1241142	29651	8378	38029
325	1211490	29851	8178	38029
326	1181639	30053	7977	38029
327	1151586	30256	7774	38029
328	1121330	30460	7569	38029
329	1090870	30666	7364	38029
330	1060205	30873	7157	38029
331	1029332	31081	6948	38029
332	998251	31291	6739	38029
333	966960	31502	6527	38029
334	935458	31715	6315	38029
335	903743	31929	6101	38029
336	871815	32144	5885	38029
337	839670	32361	5668	38029

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
338	807309	32580	5450	38029
339	774730	32800	5230	38029
340	741930	33021	5009	38029
341	708909	33244	4786	38029
342	675665	33468	4561	38029
343	642197	33694	4335	38029
344	608503	33922	4108	38029
345	574581	34151	3879	38029
346	540431	34381	3648	38029
347	506049	34613	3416	38029
348	471436	34847	3183	38029
349	436589	35082	2947	38029
350	401507	35319	2711	38029
351	366189	35557	2472	38029
352	330631	35797	2232	38029
353	294834	36039	1991	38029
354	258795	36282	1747	38029
355	222513	36527	1502	38029
356	185986	36774	1256	38029
357	149213	37022	1008	38029
358	112191	37272	758	38029
359	74919	37523	506	38029
360	37396	37396	253	37649

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)	5133833
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	360
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 38029
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)	8556403
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)	5133833
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	13690236
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.10 %

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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. 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/alterd 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.
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

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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

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 Abhishek Upadhyay will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8169360348.

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

Thanking you,
Yours sincerely

Name: Kavita Tanawade
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.