

Unique Reference Number – 77000346559

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 25/09/2026

Letter Generation Date: 26/09/2026

Customer Name: LZB INDIA ELECTRIC PRIVATE LIMITED , VISHAL GANESH BAHEKAR, SAVITA GANESH BAHEKAR

Communication Address:GAT B-4UNIT NO5 CHIKHALI MIDC, Chikhali Buldhana, Chikhli (Buldhana), Na, Buldana, BULDHANA, MAHARASHTRA, IN, 443201

Phone: +91-7038530455

Email ID: vishal.bahekar@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247174 - Andromeda Sales and Distribution 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:
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.

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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.	77000346559	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		29500000 (Rs. Two Crores Ninety-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		248589		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	253215
								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.				8.11 % 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	All property owners to be taken on loan structure
15	Applicant Car loan EMI deduction bank statement and Sanction letter to be documented before disbursement.
16	Applicant Credit Card NOC mail to be documented before disbursement.
17	Applicant Gold loan closure letter to be documented before disbursement.
18	BO to be comply
19	Board Resolution/Authority Letter for the transaction and persons authorised to execute the documents to be provided before disbursement
20	BR to be taken
21	Business premise rent agreement to be documented
22	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
23	Credit Card availed on 01/04/2017 for Rs. 117751 - Closure proof to be documented
24	Credit Card availed on 23/04/2024 for Rs. 105994 - Closure proof to be documented
25	Credit Card availed on 30/10/2020 for Rs. 91046 - Closure proof to be documented
26	Customer verification to be positive
27	Declaration of communication address in case Non OVD document taken for address proof to be documented
28	Declaration that borrower Company or any of its Directors have not been debarred /blacklisted /penalized by any Stock Exchanges /SEBI/ RBI
29	Declaration that the proposed borrowing is within the limits prescribed u/s 293(1)(d) of the Companies Act 1956.
30	Gold Loan availed on 06/11/2025 for Rs. 681839 - Closure proof to be documented
31	Gold Loan availed on 20/11/2025 for Rs. 707356 - Closure proof to be documented
32	ICICI HFC employee visit at applicant residence to be documented before disbursement.
33	Indemnity from borrower for the billing to be done in the next quarter
34	Latest list of directors and shareholding pattern certified by company secretary/List of latest members
35	Legal Heir NOC to be provided (If applicable)
36	LTV to be restricted to 70 pc
37	MOE to be executed in favor of ICICI HFC
38	NOI to be executed
39	NOI to be executed by the customer
40	OSV to be documented prior to disbursement
41	Repayment account to be selected Current Ac Lzb India Electric Private Limited
42	Repayment of the loan to be made through KOTAK MAHINDRA BANK LIMITED 2711480379- VISHAL or ICICI BANK LIMITED 049401003652- VISHAL or KOTAK MAHINDRA BANK LIMITED 1914163164- LTB INDIA ELECTRIC PRIVATE LIMITED
43	ROI approval to be documented for 8.90 pc
44	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	29500000	49464	199125	248589
2	29450536	49798	198792	248589
3	29400738	50134	198455	248589
4	29350604	50472	198117	248589
5	29300132	50813	197776	248589
6	29249319	51156	197433	248589
7	29198162	51501	197088	248589
8	29146661	51849	196740	248589
9	29094812	52199	196390	248589
10	29042613	52551	196038	248589
11	28990062	52906	195683	248589
12	28937156	53263	195326	248589
13	28883892	53623	194967	248589
14	28830270	53985	194605	248589
15	28776285	54349	194240	248589
16	28721936	54716	193874	248589
17	28667220	55085	193504	248589
18	28612135	55457	193132	248589
19	28556678	55831	192758	248589
20	28500846	56208	192381	248589
21	28444638	56588	192002	248589
22	28388050	56970	191620	248589
23	28331081	57354	191235	248589
24	28273726	57741	190848	248589
25	28215985	58131	190458	248589
26	28157854	58523	190066	248589
27	28099330	58919	189671	248589
28	28040412	59316	189273	248589
29	27981096	59717	188873	248589
30	27921379	60120	188470	248589
31	27861259	60526	188064	248589
32	27800734	60934	187655	248589
33	27739800	61345	187244	248589
34	27678454	61759	186830	248589
35	27616695	62176	186413	248589
36	27554519	62596	185993	248589
37	27491923	63019	185571	248589
38	27428904	63444	185146	248589
39	27365460	63872	184717	248589

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40	27301588	64303	184286	248589
41	27237285	64737	183852	248589
42	27172548	65174	183415	248589
43	27107373	65614	182975	248589
44	27041759	66057	182532	248589
45	26975702	66503	182086	248589
46	26909199	66952	181638	248589
47	26842247	67404	181186	248589
48	26774843	67859	180731	248589
49	26706984	68317	180273	248589
50	26638667	68778	179812	248589
51	26569889	69242	179347	248589
52	26500647	69710	178880	248589
53	26430938	70180	178409	248589
54	26360757	70654	177936	248589
55	26290104	71131	177459	248589
56	26218973	71611	176979	248589
57	26147362	72094	176495	248589
58	26075267	72581	176009	248589
59	26002687	73071	175519	248589
60	25929616	73564	175025	248589
61	25856052	74061	174529	248589
62	25781991	74561	174029	248589
63	25707430	75064	173526	248589
64	25632367	75571	173019	248589
65	25556796	76081	172509	248589
66	25480715	76594	171995	248589
67	25404121	77111	171478	248589
68	25327010	77632	170958	248589
69	25249378	78156	170434	248589
70	25171223	78683	169906	248589
71	25092539	79214	169375	248589
72	25013325	79749	168840	248589
73	24933576	80287	168302	248589
74	24853289	80829	167760	248589
75	24772459	81375	167215	248589
76	24691084	81924	166665	248589
77	24609160	82477	166112	248589
78	24526683	83034	165556	248589
79	24443649	83594	164995	248589

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80	24360055	84159	164431	248589
81	24275896	84727	163863	248589
82	24191169	85299	163291	248589
83	24105871	85874	162715	248589
84	24019996	86454	162135	248589
85	23933542	87038	161552	248589
86	23846505	87625	160964	248589
87	23758880	88217	160373	248589
88	23670663	88812	159777	248589
89	23581851	89412	159178	248589
90	23492440	90015	158574	248589
91	23402425	90623	157967	248589
92	23311802	91234	157355	248589
93	23220568	91850	156739	248589
94	23128718	92470	156119	248589
95	23036247	93094	155495	248589
96	22943153	93723	154867	248589
97	22849430	94355	154234	248589
98	22755075	94992	153597	248589
99	22660083	95633	152956	248589
100	22564449	96279	152311	248589
101	22468170	96929	151661	248589
102	22371241	97583	151006	248589
103	22273658	98242	150348	248589
104	22175417	98905	149685	248589
105	22076512	99573	149017	248589
106	21976939	100245	148345	248589
107	21876694	100921	147668	248589
108	21775773	101603	146987	248589
109	21674171	102288	146301	248589
110	21571882	102979	145611	248589
111	21468903	103674	144916	248589
112	21365230	104374	144216	248589
113	21260856	105078	143511	248589
114	21155778	105788	142802	248589
115	21049990	106502	142088	248589
116	20943489	107220	141369	248589
117	20836268	107944	140645	248589
118	20728324	108673	139917	248589
119	20619651	109406	139183	248589

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120	20510245	110145	138445	248589
121	20400100	110888	137701	248589
122	20289212	111637	136953	248589
123	20177575	112390	136199	248589
124	20065184	113149	135440	248589
125	19952035	113913	134677	248589
126	19838123	114682	133908	248589
127	19723441	115456	133134	248589
128	19607985	116235	132354	248589
129	19491750	117020	131570	248589
130	19374730	117810	130780	248589
131	19256921	118605	129985	248589
132	19138316	119405	129184	248589
133	19018911	120211	128378	248589
134	18898699	121023	127567	248589
135	18777676	121840	126750	248589
136	18655837	122662	125927	248589
137	18533175	123490	125099	248589
138	18409685	124324	124266	248589
139	18285361	125163	123427	248589
140	18160198	126008	122582	248589
141	18034191	126858	121731	248589
142	17907332	127715	120875	248589
143	17779618	128577	120013	248589
144	17651041	129444	119145	248589
145	17521597	130318	118271	248589
146	17391279	131198	117392	248589
147	17260081	132083	116506	248589
148	17127997	132975	115614	248589
149	16995022	133873	114717	248589
150	16861150	134776	113813	248589
151	16726373	135686	112904	248589
152	16590687	136602	111988	248589
153	16454086	137524	111066	248589
154	16316562	138452	110137	248589
155	16178109	139387	109203	248589
156	16038723	140328	108262	248589
157	15898395	141275	107315	248589
158	15757120	142228	106361	248589
159	15614892	143188	105401	248589

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160	15471703	144155	104434	248589
161	15327548	145128	103461	248589
162	15182420	146108	102482	248589
163	15036313	147094	101496	248589
164	14889219	148087	100503	248589
165	14741132	149086	99503	248589
166	14592046	150093	98497	248589
167	14441953	151106	97484	248589
168	14290847	152126	96464	248589
169	14138721	153153	95437	248589
170	13985569	154186	94403	248589
171	13831382	155227	93362	248589
172	13676155	156275	92315	248589
173	13519880	157330	91260	248589
174	13362550	158392	90198	248589
175	13204158	159461	89129	248589
176	13044698	160537	88052	248589
177	12884160	161621	86969	248589
178	12722539	162712	85878	248589
179	12559827	163810	84779	248589
180	12396017	164916	83674	248589
181	12231101	166029	82560	248589
182	12065072	167150	81440	248589
183	11897923	168278	80311	248589
184	11729645	169414	79176	248589
185	11560231	170557	78032	248589
186	11389673	171709	76881	248589
187	11217964	172868	75722	248589
188	11045097	174035	74555	248589
189	10871062	175209	73380	248589
190	10695853	176392	72198	248589
191	10519461	177583	71007	248589
192	10341878	178781	69808	248589
193	10163097	179988	68601	248589
194	9983109	181203	67386	248589
195	9801906	182426	66163	248589
196	9619480	183658	64932	248589
197	9435822	184897	63692	248589
198	9250925	186145	62444	248589
199	9064780	187402	61188	248589

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
200	8877378	188667	59923	248589
201	8688711	189940	58649	248589
202	8498771	191222	57367	248589
203	8307549	192513	56076	248589
204	8115036	193813	54777	248589
205	7921223	195121	53469	248589
206	7726102	196438	52152	248589
207	7529665	197764	50826	248589
208	7331901	199099	49491	248589
209	7132802	200443	48147	248589
210	6932360	201796	46794	248589
211	6730564	203158	45432	248589
212	6527406	204529	44060	248589
213	6322877	205910	42680	248589
214	6116968	207299	41290	248589
215	5909668	208699	39891	248589
216	5700970	210107	38482	248589
217	5490862	211526	37064	248589
218	5279336	212953	35636	248589
219	5066383	214391	34199	248589
220	4851992	215838	32751	248589
221	4636154	217295	31295	248589
222	4418859	218762	29828	248589
223	4200097	220238	28351	248589
224	3979859	221725	26865	248589
225	3758134	223222	25368	248589
226	3534912	224728	23861	248589
227	3310184	226245	22344	248589
228	3083939	227772	20817	248589
229	2856166	229310	19280	248589
230	2626857	230858	17732	248589
231	2395999	232416	16173	248589
232	2163583	233985	14605	248589
233	1929598	235564	13025	248589
234	1694034	237154	11435	248589
235	1456879	238755	9834	248589
236	1218124	240367	8223	248589
237	977758	241989	6600	248589
238	735769	243623	4967	248589
239	492146	245267	3322	248589

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
240	246879	246879	1667	248546

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)	29500000
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 248589
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)	30161433
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)	29480825
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	59661433
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.11 %
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 Shyam Jadhav will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9503284027.

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

Thanking you,
Yours sincerely

Name: Sneha Toshniwal

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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