

Unique Reference Number – 77000365683

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 12/10/2026

Letter Generation Date: 13/10/2026

Customer Name: TUSHAR RAMESH AHER, VIMAL RAMESH AAHER, SAGAR RAMESH AHER

Communication Address:, At Post Kalwan Nashik, Ramnagar Kalwan, Kalwan, Malegaon, NASHIK, MAHARASHTRA, IN, 423501

Phone: +91-8975144247

Email ID: ahertushar1914@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

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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.	77000365683	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2500000 (Rs. Twenty-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)		300 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		300		21324		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						9.20 % p.a. Floating		
7	Additional Information in case of Floating rate of interest								
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)	
						B	S	EPI (₹) (Keeping tenure constant)	No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)9.70 %	9.20 %p.a	Once in 6 months or as and when required	As and when required	21756	327
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.					9.30 % 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@icicihfc.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	77000365683 App Number to be linked with 77000365684, App Number
15	Applicant and co applicant PF statement to be documented
16	Applicant Current employer joining letter to be documented
17	Applicant mother to be added on loan structure
18	Applicant previous company experience letter / reliving letter to be documented
19	Closure proof of advance of Rs. 5000 deducted from co applicant salary to be documented as the same is added back for eligibility
20	Co applicant current joining letter to be documented
21	Co applicant current residence proof with Positive FI residence to be documented
22	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
23	Company provided accomodation to coapplicant sagar Aher, document to be collected
24	Customer verification to be positive
25	Declaration of communication address in case Non OVD document taken for address proof to be documented
26	Legal Heir NOC to be provided(If applicable)
27	MOE to be executed in favor of ICICI HFC
28	NOI to be executed by the customer
29	OSV to be documented prior to disbursement
30	Property to be jointly owned by applicant and Co applicant sagar
31	Repayment of the loan to be made through AXIS BANK 924010007956427- TUSHAR or BANK OF MAHARASHTRA 60288940277- SAGAR
32	ROI approval at 9.70 to be taken
33	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	2500000	2157	19167	21324
2	2497843	2174	19151	21324
3	2495669	2191	19134	21324
4	2493478	2207	19117	21324
5	2491271	2224	19100	21324
6	2489047	2241	19083	21324
7	2486805	2258	19066	21324
8	2484547	2276	19049	21324
9	2482271	2293	19031	21324
10	2479978	2311	19014	21324

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11	2477667	2329	18996	21324
12	2475338	2346	18978	21324
13	2472992	2364	18960	21324
14	2470628	2383	18942	21324
15	2468245	2401	18924	21324
16	2465844	2419	18905	21324
17	2463425	2438	18887	21324
18	2460987	2456	18868	21324
19	2458531	2475	18849	21324
20	2456056	2494	18830	21324
21	2453561	2513	18811	21324
22	2451048	2533	18792	21324
23	2448515	2552	18772	21324
24	2445963	2572	18753	21324
25	2443392	2591	18733	21324
26	2440800	2611	18713	21324
27	2438189	2631	18693	21324
28	2435558	2651	18673	21324
29	2432907	2672	18653	21324
30	2430235	2692	18632	21324
31	2427543	2713	18612	21324
32	2424830	2734	18591	21324
33	2422096	2755	18570	21324
34	2419342	2776	18549	21324
35	2416566	2797	18528	21324
36	2413769	2818	18506	21324
37	2410951	2840	18484	21324
38	2408110	2862	18463	21324
39	2405249	2884	18441	21324
40	2402365	2906	18419	21324
41	2399459	2928	18396	21324
42	2396531	2951	18374	21324
43	2393580	2973	18351	21324
44	2390607	2996	18328	21324
45	2387611	3019	18306	21324
46	2384592	3042	18282	21324
47	2381550	3065	18259	21324
48	2378484	3089	18236	21324
49	2375396	3113	18212	21324
50	2372283	3137	18188	21324
51	2369146	3161	18164	21324

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52	2365986	3185	18140	21324
53	2362801	3209	18115	21324
54	2359592	3234	18091	21324
55	2356358	3259	18066	21324
56	2353100	3284	18041	21324
57	2349816	3309	18016	21324
58	2346507	3334	17990	21324
59	2343173	3360	17965	21324
60	2339813	3385	17939	21324
61	2336428	3411	17913	21324
62	2333017	3438	17887	21324
63	2329579	3464	17861	21324
64	2326115	3490	17834	21324
65	2322625	3517	17807	21324
66	2319108	3544	17780	21324
67	2315563	3571	17753	21324
68	2311992	3599	17726	21324
69	2308393	3626	17698	21324
70	2304767	3654	17670	21324
71	2301113	3682	17642	21324
72	2297431	3710	17614	21324
73	2293720	3739	17586	21324
74	2289981	3767	17557	21324
75	2286214	3796	17528	21324
76	2282418	3825	17499	21324
77	2278592	3855	17470	21324
78	2274737	3884	17440	21324
79	2270853	3914	17410	21324
80	2266939	3944	17380	21324
81	2262995	3974	17350	21324
82	2259020	4005	17320	21324
83	2255016	4036	17289	21324
84	2250980	4066	17258	21324
85	2246914	4098	17227	21324
86	2242816	4129	17195	21324
87	2238687	4161	17164	21324
88	2234526	4193	17132	21324
89	2230333	4225	17100	21324
90	2226109	4257	17067	21324
91	2221851	4290	17035	21324

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92	2217562	4323	17002	21324
93	2213239	4356	16969	21324
94	2208883	4389	16935	21324
95	2204494	4423	16902	21324
96	2200071	4457	16868	21324
97	2195614	4491	16834	21324
98	2191123	4525	16799	21324
99	2186598	4560	16764	21324
100	2182038	4595	16729	21324
101	2177443	4630	16694	21324
102	2172813	4666	16659	21324
103	2168147	4702	16623	21324
104	2163445	4738	16587	21324
105	2158708	4774	16551	21324
106	2153934	4811	16514	21324
107	2149123	4847	16477	21324
108	2144276	4885	16440	21324
109	2139391	4922	16402	21324
110	2134469	4960	16365	21324
111	2129510	4998	16327	21324
112	2124512	5036	16288	21324
113	2119476	5075	16250	21324
114	2114401	5114	16211	21324
115	2109287	5153	16172	21324
116	2104135	5192	16132	21324
117	2098942	5232	16092	21324
118	2093710	5272	16052	21324
119	2088438	5313	16012	21324
120	2083125	5353	15971	21324
121	2077772	5394	15930	21324
122	2072378	5436	15889	21324
123	2066942	5477	15847	21324
124	2061464	5519	15805	21324
125	2055945	5562	15763	21324
126	2050383	5604	15720	21324
127	2044779	5647	15677	21324
128	2039131	5691	15634	21324
129	2033441	5734	15590	21324
130	2027706	5778	15546	21324
131	2021928	5823	15502	21324

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132	2016106	5867	15457	21324
133	2010238	5912	15412	21324
134	2004326	5958	15367	21324
135	1998369	6003	15321	21324
136	1992366	6049	15275	21324
137	1986316	6096	15229	21324
138	1980221	6142	15182	21324
139	1974079	6189	15135	21324
140	1967889	6237	15088	21324
141	1961652	6285	15040	21324
142	1955368	6333	14992	21324
143	1949035	6381	14943	21324
144	1942653	6430	14894	21324
145	1936223	6480	14845	21324
146	1929743	6529	14795	21324
147	1923214	6579	14745	21324
148	1916635	6630	14695	21324
149	1910005	6681	14644	21324
150	1903324	6732	14593	21324
151	1896592	6783	14541	21324
152	1889809	6835	14489	21324
153	1882974	6888	14437	21324
154	1876086	6941	14384	21324
155	1869145	6994	14331	21324
156	1862151	7048	14277	21324
157	1855104	7102	14223	21324
158	1848002	7156	14169	21324
159	1840846	7211	14114	21324
160	1833635	7266	14058	21324
161	1826369	7322	14003	21324
162	1819047	7378	13947	21324
163	1811669	7435	13890	21324
164	1804235	7492	13833	21324
165	1796743	7549	13776	21324
166	1789194	7607	13718	21324
167	1781587	7665	13659	21324
168	1773922	7724	13601	21324
169	1766198	7783	13541	21324
170	1758415	7843	13482	21324
171	1750572	7903	13422	21324

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172	1742669	7964	13361	21324
173	1734706	8025	13300	21324
174	1726681	8086	13238	21324
175	1718595	8148	13176	21324
176	1710447	8211	13114	21324
177	1702237	8274	13051	21324
178	1693963	8337	12988	21324
179	1685626	8401	12924	21324
180	1677225	8465	12859	21324
181	1668760	8530	12794	21324
182	1660230	8596	12729	21324
183	1651634	8661	12663	21324
184	1642973	8728	12597	21324
185	1634245	8795	12530	21324
186	1625450	8862	12462	21324
187	1616588	8930	12394	21324
188	1607658	8999	12326	21324
189	1598659	9068	12257	21324
190	1589591	9137	12187	21324
191	1580454	9207	12117	21324
192	1571247	9278	12047	21324
193	1561969	9349	11976	21324
194	1552620	9421	11904	21324
195	1543200	9493	11832	21324
196	1533707	9566	11759	21324
197	1524141	9639	11686	21324
198	1514503	9713	11612	21324
199	1504790	9787	11537	21324
200	1495002	9862	11462	21324
201	1485140	9938	11387	21324
202	1475202	10014	11310	21324
203	1465188	10091	11234	21324
204	1455097	10168	11156	21324
205	1444929	10246	11078	21324
206	1434683	10325	11000	21324
207	1424358	10404	10921	21324
208	1413954	10484	10841	21324
209	1403470	10564	10760	21324
210	1392906	10645	10679	21324
211	1382261	10727	10598	21324

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212	1371535	10809	10516	21324
213	1360726	10892	10433	21324
214	1349834	10975	10349	21324
215	1338859	11059	10265	21324
216	1327799	11144	10180	21324
217	1316655	11230	10095	21324
218	1305425	11316	10009	21324
219	1294110	11402	9922	21324
220	1282707	11490	9835	21324
221	1271217	11578	9746	21324
222	1259639	11667	9658	21324
223	1247972	11756	9568	21324
224	1236216	11846	9478	21324
225	1224370	11937	9387	21324
226	1212433	12029	9296	21324
227	1200404	12121	9204	21324
228	1188283	12214	9111	21324
229	1176069	12307	9017	21324
230	1163762	12402	8923	21324
231	1151360	12497	8828	21324
232	1138863	12593	8732	21324
233	1126270	12689	8635	21324
234	1113581	12787	8538	21324
235	1100795	12885	8440	21324
236	1087910	12983	8341	21324
237	1074927	13083	8242	21324
238	1061844	13183	8141	21324
239	1048661	13284	8040	21324
240	1035376	13386	7938	21324
241	1021990	13489	7836	21324
242	1008501	13592	7732	21324
243	994909	13696	7628	21324
244	981213	13801	7523	21324
245	967412	13907	7417	21324
246	953504	14014	7311	21324
247	939491	14121	7203	21324
248	925369	14230	7095	21324
249	911140	14339	6986	21324
250	896801	14449	6876	21324
251	882353	14559	6765	21324

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
252	867793	14671	6654	21324
253	853123	14783	6541	21324
254	838339	14897	6428	21324
255	823442	15011	6314	21324
256	808431	15126	6198	21324
257	793305	15242	6083	21324
258	778063	15359	5966	21324
259	762705	15477	5848	21324
260	747228	15595	5729	21324
261	731633	15715	5610	21324
262	715918	15835	5489	21324
263	700083	15957	5368	21324
264	684126	16079	5245	21324
265	668047	16202	5122	21324
266	651845	16327	4998	21324
267	635518	16452	4873	21324
268	619066	16578	4747	21324
269	602489	16705	4620	21324
270	585784	16833	4492	21324
271	568951	16962	4362	21324
272	551989	17092	4232	21324
273	534896	17223	4101	21324
274	517673	17355	3969	21324
275	500318	17488	3836	21324
276	482830	17622	3702	21324
277	465208	17757	3567	21324
278	447450	17894	3431	21324
279	429557	18031	3294	21324
280	411526	18169	3156	21324
281	393357	18308	3016	21324
282	375049	18449	2876	21324
283	356600	18590	2734	21324
284	338010	18733	2592	21324
285	319277	18876	2448	21324
286	300401	19021	2304	21324
287	281380	19167	2158	21324
288	262214	19314	2011	21324
289	242900	19462	1863	21324
290	223438	19611	1714	21324
291	203827	19761	1563	21324

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292	184066	19913	1412	21324
293	164153	20065	1259	21324
294	144087	20219	1105	21324
295	123868	20374	950	21324
296	103494	20531	794	21324
297	82963	20688	637	21324
298	62275	20847	478	21324
299	41429	21006	318	21324
300	20422	20422	157	20579

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)	2500000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300
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 21324
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	9.20 % 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)	3896610
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)	2480825
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	6396610
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.30 %
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 Aniket Thorat will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8857855428.

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

Thanking you,
Yours sincerely

Name: Manish Modak

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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