

# ANNEXURE A

## PART 1 (Interest rate and fees/charges)

### Key Facts Statement

|       |                                                                                                                                                       |                         |                                                                                                                                                                      |                                               |                              |                                                                                                                                                                                                           |                                          |                                               |                                                                                    |                                             |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------|
| 1     | Loan proposal/ account No.                                                                                                                            | 77000367387             | Type of Loan and Purpose/End use of loan                                                                                                                             |                                               | Home Loan and Others         |                                                                                                                                                                                                           |                                          |                                               |                                                                                    |                                             |
| 2     | Sanctioned Loan amount (in Rupees)                                                                                                                    |                         | 3000000 (Rs. Thirty 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.<br>(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                     |                                                                                                                                                                      | 37197                                         |                              | Refer B under 'Additional Terms and Conditions' under Annexure B Part 2                                                                                                                                   |                                          |                                               |                                                                                    |                                             |
| 6     | Interest rate (%) and type (fixed or floating or hybrid)                                                                                              |                         |                                                                                                                                                                      |                                               |                              | 13.95 % 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 %                                                                                                                                                               | (-)4.95 %                                     | 13.95 %p.a                   |                                                                                                                                                                                                           | Once in 6 months or as and when required | As and when required                          | 37743                                                                              | 262                                         |
| 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.                                               |                         |                                                                                                                                                                      |                                               |                              | 13.95 % 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) *                                                                                                                  |                         |                                                                                                                                                                      |                                               |                              |                                                                                                                                                                                                           |                                          |                                               |                                                                                    |                                             |

ICICI Home Finance Company Limited

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

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

Toll free number for new customers:1800 267 4455  
Website : www.icicihfc.com,  
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

Unique Reference Number – 77000367387

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 12/10/2026

Letter Generation Date: 12/10/2026

Customer Name: SABIR SHAH NAJIR SHAH, HEENABI SABIR SHAH

Communication Address:, Rahemat Nagar Ward No 01, Dongaon Buldhana, Dongaon, Buldana, BULDHANA, MAHARASHTRA, IN, 443303

Phone: +91-8390308182

Email ID: sabirshah14u@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247174 - ANDROMEDA SALES AND DISTR P 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).

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