

ICICI Home Finance

Unique Reference Number – 77000327010

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/08/2026

Letter Generation Date: 30/08/2026

Customer Name: ANIKET SUBHASH TRIMBAKE, ANITA SUBHASH TRIMBAKE, ABHISHEK SUBHASH TRIMBAKE

Communication Address: SanjayNagar Galli N 1, Near Charkha Kirana, Aurangabad (MH), Aurangabad, AURANGABAD, MAHARASHTRA, IN, 431001

Phone: +91-8830678406

Email ID: abhishektrimbake8796@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 354780 - CAPITALNINE SERVICES PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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

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

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

HF-38-VER-14-01072026/KFS

ANNEXURE A
PART 1 (Interest rate and fees/charges)
Key Facts Statement

1	Loan proposal/ account No.	77000327010	Type of Loan and Purpose/End use of loan	Home Loan and Purchase/Improvement of Property					
2	Sanctioned Loan amount (in Rupees)		2155000 (Rs. Twenty-One Lakhs Fifty-Five Thousand 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)		156 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	156		24106		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2			
6	Interest rate (%) and type (fixed or floating or hybrid)					9.50 % 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 %	(-)9.40 %	9.50 %p.a	Once in 6 months or as and when required	As and when required	24420	160	
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	19072		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.				9.69 % 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) *								

(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
	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 EMIs.

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	2 years job continuity proof to be documented and vetted by TPM/PM bef disb.
15	77000327010 App Number to be linked with 77000327011, App Number
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Construction cost estimate to be documented
18	Customer verification to be positive
19	Declaration of communication address in case Non OVD document taken for address proof to be documented
20	Disbursement to be done under construction linked plan
21	Disbursement towards construction to start only after completion of plinth level.
22	July-26 salary credit bank statement to be documented b/d.
23	Latest EPFO statement to be obtain from Applicant or Latest Year Form 16 from Current Employer or Valid HR Mail Confirmation to be taken and same to be vet by local credit b/d
24	Legal Heir NOC to be provided (If applicable)
25	MOE to be executed in favor of ICICI HFC
26	NOI to be executed by the customer
27	OSV to be documented prior to disbursement
28	Repayment of the loan to be made through KOTAK MAHINDRA BANK LIMITED 4448570033- ANIKET
29	Self-construction declaration on land loan to be taken as per prescribed format
30	sibling NOC from Omkar Trimbake, Abhishek Trimbake and Gaurav Trimbake to be taken before disb.
31	Subject to mandatory submission of Deemed OVD Address Proof for the Applicant and all Co-applicants who do not possess OVD Address Proof as defined in the KYC Checklist. Additionally, OVD Address Proof for the current communication address of the Applicant and all Co-applicants must be submitted, or alternatively, the Video KYC process must be completed in VeloCT prior to disbursement. All KYC norms must be satisfactorily verified and confirmed by the Local Credit Manager before Disbursement
32	Subject to Positive RCU/ RCU Screened
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)
				24106
1	2155000	7046	17061	24106
2	2147954	7101	17005	24106
3	2140853	7158	16949	24106
4	2133695	7214	16892	24106
5	2126481	7271	16835	24106
6	2119210	7329	16778	24106
7	2111881	7387	16720	24106
8	2104494	7445	16661	24106

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ICICI Home Finance

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Dear Sir / Madam,

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(Franchisee Code: 354780 - CAPITALNINE SERVICES PRIVATE LIMITED)

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).

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000327011	Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance			
2	Sanctioned Loan amount (in Rupees)		56905 (Rs. Fifty-Six Thousand Nine Hundred and Five 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		100% upfront					
4	Loan term (year/months/days)		120 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		120		737		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						9.50 % 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 %	(-)9.40 %	9.50 %p.a	Once in 6 months or as and when required	As and when required	745 122
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	504			NIL	NIL	
(ii)	Login Fee (Non refundable)	One time	0			NIL	NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					9.73 % 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					NIL		
(vi)	Any other charges (please specify) *							
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,				NIL		

	per transaction –	
(ii)	Repayment mode swap charges (PDC to PDC) –	₹1000/- (Rupees One Thousand only)
(iii)	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)
(iv)	Cheque / Repayment Mode swap charges other than PDC to PDC –	₹500/- (Rupees Five Hundred Only)
(v)	Charges for Amortisation Schedule –	₹100/- (Rupees One Hundred only)
(vi)	Charges for Statement of account –	₹100/- (Rupees One Hundred only)
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(viii)	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)	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
	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 EMIs.

Part 3

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.
- We have been informed that availing this loan along with the mortgage loan is NOT mandatory I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us
- I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well

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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ICICI Home Finance

3	Terms and conditions as mentioned in Annexure B.
4	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
5	All Verifications to be positive prior to disbursement
6	No Negative Hunter Matches found, same to be checked prior to disbursement.
7	OSV to be verified on KYC and income documents.
8	Positive RCU to be obtained prior to disbursement.
9	Submission of KYC documents which is mandatory for further processing
10	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.
11	Updated KYC to be provided, if applicable