

Unique Reference Number – 7792151804

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 27/05/2026

Letter Generation Date: 30/05/2026

Customer Name: KAJAL ANIL SONAWANE, ANIL RAJARAM SONAWANE

Communication Address:, FLAT NO 12, 3RD FLOOR, PAWANA APARTMENT, SHINDE VASTI, RAVET, Ravet, Pune Moffusil, PUNE, MAHARASHTRA, IN, 412101

Phone: +91-8830943585

Email ID: kajalsonawane1996@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 161108 - BRANCH-0321)

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

ICICI Home Finance Company Limited

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

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

Toll free number for new customers:1800 267 4455
Website : www.icicihfc.com
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HF-38-VER-13-01102025/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	7792151804	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		19462		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	19879
								323
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		11800		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.				8.16 % 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	Applicant Should be sole owner of the collateral property.
14	Apr26 salary slip along with salary credit bank statement to be documented b/d.
15	NOI to be executed by the customer
16	Repayment of the loan to be made through ICICI BANK LIMITED 040801522934- KAJAL
17	ST to positive Resi and Office FI to be obtained prior to disb

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2500000	2587	16875	19462
2	2497413	2604	16858	19462
3	2494809	2622	16840	19462
4	2492187	2640	16823	19462
5	2489547	2658	16805	19462
6	2486889	2676	16787	19462
7	2484214	2694	16769	19462
8	2481520	2712	16751	19462
9	2478808	2730	16732	19462
10	2476078	2748	16714	19462
11	2473330	2767	16695	19462
12	2470563	2786	16677	19462
13	2467777	2805	16658	19462
14	2464973	2823	16639	19462
15	2462149	2842	16620	19462
16	2459307	2862	16601	19462
17	2456445	2881	16581	19462
18	2453564	2900	16562	19462
19	2450664	2920	16542	19462
20	2447744	2940	16523	19462
21	2444804	2960	16503	19462
22	2441844	2980	16483	19462
23	2438865	3000	16463	19462
24	2435865	3020	16443	19462
25	2432845	3040	16422	19462
26	2429805	3061	16402	19462

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
27	2426744	3081	16381	19462
28	2423663	3102	16360	19462
29	2420560	3123	16339	19462
30	2417437	3144	16318	19462
31	2414293	3166	16297	19462
32	2411127	3187	16276	19462
33	2407940	3208	16254	19462
34	2404732	3230	16232	19462
35	2401502	3252	16211	19462
36	2398250	3274	16189	19462
37	2394976	3296	16167	19462
38	2391680	3318	16144	19462
39	2388362	3341	16122	19462
40	2385022	3363	16099	19462
41	2381659	3386	16077	19462
42	2378273	3409	16054	19462
43	2374864	3432	16031	19462
44	2371432	3455	16008	19462
45	2367978	3478	15984	19462
46	2364499	3502	15961	19462
47	2360998	3525	15937	19462
48	2357472	3549	15913	19462
49	2353923	3573	15889	19462
50	2350350	3597	15865	19462
51	2346753	3621	15841	19462
52	2343132	3646	15817	19462
53	2339486	3670	15792	19462
54	2335816	3695	15767	19462
55	2332120	3720	15742	19462
56	2328400	3745	15717	19462
57	2324655	3771	15692	19462
58	2320884	3796	15666	19462
59	2317088	3822	15641	19462
60	2313267	3847	15615	19462
61	2309419	3873	15589	19462
62	2305546	3900	15563	19462
63	2301646	3926	15537	19462
64	2297720	3952	15510	19462
65	2293768	3979	15483	19462
66	2289789	4006	15457	19462
67	2285783	4033	15430	19462

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68	2281750	4060	15402	19462
69	2277690	4088	15375	19462
70	2273602	4115	15347	19462
71	2269487	4143	15320	19462
72	2265344	4171	15292	19462
73	2261173	4199	15263	19462
74	2256974	4227	15235	19462
75	2252746	4256	15207	19462
76	2248491	4285	15178	19462
77	2244206	4314	15149	19462
78	2239892	4343	15120	19462
79	2235550	4372	15090	19462
80	2231177	4402	15061	19462
81	2226776	4431	15031	19462
82	2222345	4461	15001	19462
83	2217883	4491	14971	19462
84	2213392	4522	14941	19462
85	2208871	4552	14910	19462
86	2204318	4583	14880	19462
87	2199736	4614	14849	19462
88	2195122	4645	14818	19462
89	2190477	4676	14786	19462
90	2185801	4708	14755	19462
91	2181093	4740	14723	19462
92	2176353	4772	14691	19462
93	2171582	4804	14659	19462
94	2166778	4836	14626	19462
95	2161941	4869	14594	19462
96	2157073	4902	14561	19462
97	2152171	4935	14528	19462
98	2147236	4968	14494	19462
99	2142268	5002	14461	19462
100	2137266	5035	14427	19462
101	2132231	5069	14393	19462
102	2127161	5104	14359	19462
103	2122058	5138	14324	19462
104	2116919	5173	14290	19462
105	2111747	5208	14255	19462
106	2106539	5243	14220	19462
107	2101296	5278	14184	19462

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
108	2096018	5314	14149	19462
109	2090704	5350	14113	19462
110	2085354	5386	14077	19462
111	2079968	5422	14040	19462
112	2074546	5459	14004	19462
113	2069087	5496	13967	19462
114	2063592	5533	13930	19462
115	2058059	5570	13892	19462
116	2052489	5608	13855	19462
117	2046881	5646	13817	19462
118	2041236	5684	13779	19462
119	2035552	5722	13740	19462
120	2029830	5761	13702	19462
121	2024069	5800	13663	19462
122	2018270	5839	13624	19462
123	2012431	5878	13584	19462
124	2006553	5918	13545	19462
125	2000635	5958	13505	19462
126	1994677	5998	13465	19462
127	1988679	6038	13424	19462
128	1982641	6079	13383	19462
129	1976562	6120	13342	19462
130	1970442	6162	13301	19462
131	1964280	6203	13259	19462
132	1958077	6245	13218	19462
133	1951832	6287	13175	19462
134	1945545	6330	13133	19462
135	1939215	6372	13090	19462
136	1932843	6415	13047	19462
137	1926428	6459	13004	19462
138	1919969	6502	12960	19462
139	1913467	6546	12916	19462
140	1906921	6590	12872	19462
141	1900331	6635	12828	19462
142	1893696	6680	12783	19462
143	1887016	6725	12738	19462
144	1880292	6770	12692	19462
145	1873522	6816	12647	19462
146	1866706	6862	12601	19462
147	1859844	6908	12554	19462

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148	1852936	6955	12508	19462
149	1845981	7002	12461	19462
150	1838980	7049	12414	19462
151	1831931	7096	12366	19462
152	1824834	7144	12318	19462
153	1817690	7193	12270	19462
154	1810497	7241	12221	19462
155	1803256	7290	12172	19462
156	1795966	7339	12123	19462
157	1788627	7389	12074	19462
158	1781238	7439	12024	19462
159	1773800	7489	11974	19462
160	1766311	7539	11923	19462
161	1758771	7590	11872	19462
162	1751181	7642	11821	19462
163	1743540	7693	11769	19462
164	1735846	7745	11717	19462
165	1728101	7797	11665	19462
166	1720304	7850	11613	19462
167	1712454	7903	11560	19462
168	1704551	7956	11506	19462
169	1696595	8010	11453	19462
170	1688585	8064	11398	19462
171	1680521	8118	11344	19462
172	1672402	8173	11289	19462
173	1664229	8228	11234	19462
174	1656001	8284	11178	19462
175	1647717	8340	11123	19462
176	1639377	8396	11066	19462
177	1630981	8453	11010	19462
178	1622528	8510	10953	19462
179	1614018	8567	10895	19462
180	1605450	8625	10837	19462
181	1596825	8683	10779	19462
182	1588142	8742	10720	19462
183	1579400	8801	10661	19462
184	1570599	8860	10602	19462
185	1561738	8920	10542	19462
186	1552818	8980	10482	19462
187	1543837	9041	10421	19462

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188	1534796	9102	10360	19462
189	1525694	9164	10299	19462
190	1516531	9225	10237	19462
191	1507305	9288	10175	19462
192	1498018	9350	10112	19462
193	1488667	9414	10049	19462
194	1479254	9477	9985	19462
195	1469777	9541	9921	19462
196	1460236	9605	9857	19462
197	1450630	9670	9792	19462
198	1440960	9736	9727	19462
199	1431224	9801	9661	19462
200	1421423	9867	9595	19462
201	1411556	9934	9528	19462
202	1401622	10001	9461	19462
203	1391621	10069	9394	19462
204	1381552	10137	9326	19462
205	1371416	10205	9258	19462
206	1361211	10274	9189	19462
207	1350937	10343	9119	19462
208	1340594	10413	9050	19462
209	1330181	10483	8979	19462
210	1319697	10554	8908	19462
211	1309143	10625	8837	19462
212	1298518	10697	8765	19462
213	1287821	10769	8693	19462
214	1277052	10842	8621	19462
215	1266210	10915	8547	19462
216	1255295	10989	8474	19462
217	1244306	11063	8400	19462
218	1233243	11138	8325	19462
219	1222106	11213	8250	19462
220	1210893	11288	8174	19462
221	1199604	11365	8098	19462
222	1188240	11441	8021	19462
223	1176798	11519	7944	19462
224	1165280	11596	7866	19462
225	1153683	11675	7788	19462
226	1142009	11753	7709	19462
227	1130255	11833	7630	19462

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228	1118422	11913	7550	19462
229	1106510	11993	7469	19462
230	1094517	12074	7388	19462
231	1082443	12156	7307	19462
232	1070287	12238	7225	19462
233	1058050	12320	7142	19462
234	1045730	12403	7059	19462
235	1033326	12487	6975	19462
236	1020839	12571	6891	19462
237	1008268	12656	6806	19462
238	995612	12742	6721	19462
239	982870	12828	6635	19462
240	970042	12914	6548	19462
241	957128	13001	6461	19462
242	944127	13089	6373	19462
243	931038	13178	6285	19462
244	917860	13266	6196	19462
245	904594	13356	6107	19462
246	891238	13446	6016	19462
247	877792	13537	5926	19462
248	864255	13628	5834	19462
249	850626	13720	5742	19462
250	836906	13813	5650	19462
251	823093	13906	5556	19462
252	809187	14000	5463	19462
253	795187	14094	5368	19462
254	781093	14190	5273	19462
255	766903	14285	5177	19462
256	752618	14382	5081	19462
257	738236	14479	4984	19462
258	723757	14577	4886	19462
259	709180	14675	4787	19462
260	694505	14774	4688	19462
261	679731	14874	4589	19462
262	664857	14974	4488	19462
263	649883	15075	4387	19462
264	634808	15177	4285	19462
265	619631	15279	4183	19462
266	604351	15383	4080	19462
267	588969	15486	3976	19462

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
268	573482	15591	3871	19462
269	557891	15696	3766	19462
270	542195	15802	3660	19462
271	526393	15909	3554	19462
272	510484	16016	3446	19462
273	494468	16124	3338	19462
274	478343	16233	3229	19462
275	462110	16343	3120	19462
276	445767	16453	3009	19462
277	429314	16564	2898	19462
278	412750	16676	2787	19462
279	396074	16789	2674	19462
280	379286	16902	2561	19462
281	362384	17016	2447	19462
282	345368	17131	2332	19462
283	328237	17246	2216	19462
284	310991	17363	2100	19462
285	293628	17480	1982	19462
286	276148	17598	1864	19462
287	258550	17717	1746	19462
288	240833	17836	1626	19462
289	222997	17957	1506	19462
290	205040	18078	1385	19462
291	186962	18200	1262	19462
292	168762	18323	1140	19462
293	150439	18447	1016	19462
294	131993	18571	891	19462
295	113422	18696	766	19462
296	94725	18823	640	19462
297	75903	18950	513	19462
298	56953	19078	385	19462
299	37875	19206	256	19462
300	18669	18669	127	18796

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 19462
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

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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)	3338075
6	Fee/Charges payable (in Rupees)	13275
A.	Payable to the RE (SI No.8A of the KFS)	13275
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)	2486725
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5838075
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.16 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

“Pre-EMI Interest” or “PEMII” means the interest on the Facility, payable for the period starting from the respective date/ date(s) of Disbursement up to the date from which the interest becomes payable as part of the Instalments. Such Pre-EMI Interest shall be subject to be rounded off to the next Rupee. Property” shall mean the immoveable property/properties, the description of which is further detailed in the Facility Agreement, for the purchase of which and/or against the security of which the Facility has been availed of by the Borrower, including the improvements made or occurred to it whether or not by utilising the Facility proceeds and also all benefits arising out of such Property.

“Transaction Document(s)” means this Sanction Letter along with the all Annexures hereto, all writings, undertakings, authorizations, security documents including in relation to creation of, perfection of and recording of any Security, and other documents, as required/ may be required by the ICICI HFC, executed or entered into or to be executed or entered into/ by the Borrower or, as the case may be, any other person, in relation to, or pertaining to the Facility and/or Security therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

1. This letter should not be construed as giving rise to any binding obligation on the part of ICICI HFC to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have executed transaction documents, in a form and manner as may be required by ICICI HFC in connection with the Facilities.
2. The Facility Agreement/Credit Facility Application Form and other **transaction documents** may/will contain terms and in addition to or in modification of those set out in this letter.
3. Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI HFC's discretion and subject to compliance of all formalities and documentation as may be specified/required by ICICI HFC. The continuance of the Facilities is subject to cancellation and/or repayment to ICICI HFC on demand without assigning any reason for the same.
4. ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - a) there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - b) in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - c) any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - d) the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - e) there is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by ICICI HFC to you/any of you;
 - f) the legal/technical/valuation report on the property is not satisfactory to ICICI HFC
5. This sanction shall be available to the borrower/s for a validity period of 90 days for HL, 60 days for LAP against residential/commercial property & NRP, 30 days for LAP against other properties provided the borrower/s deposits with ICICI HFC the administrative charges & other charges/fees mentioned overleaf at the time of delivering the accepted copy of this letter to ICICI HFC
6. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due.
7. ICICI HFC is entitled to add to, delete or modify all or any of the terms and conditions for the facility and/or the Standard Terms applicable to the Facilities.
8. The borrower/s shall immediately intimate ICICI HFC in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss/change in job/profession etc. as also any change in any information stated in your application for the Facilities.
9. The rate of interest applicable to the Facilities shall be as prevailing on the date/s of disbursement(s) / drawal(s) and as mentioned in this sanction letter and more particularly detailed in the Facility Agreement/Credit Facility Application Form.
10. No disbursements/drawals under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose(s) as mentioned overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI HFC.
11. ICICI HFC has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI HFC reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI HFC and the decision of ICICI HFC in that behalf shall be binding on the borrower/s.
12. For all products, ICICI HFC may, in its sole discretion and on such terms for payment of prepayment charges etc. as it may prescribe (**subject to applicable laws/regulations from time to time**) and **compliance with any other conditions as it may specify from time to time**, permit prepayment/ acceleration in payment of EMIs/installment at the request of the borrower/s. In the event ICICI HFC permits any prepayment/acceleration, the repayment schedule for such facility shall be amended/alterd by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, PEMII, EMI outstanding, EMI of the current month and balance towards the principal amount of such facility. ICICI HFC, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI HFC from time to time is prepaid.
13. The original property/title documents will be released to you within 30 days from the date of full repayment/settlement of the Facility at the nearest loan servicing branch of ICICI Bank Limited/ICICI HFC as per the borrower's communication address or customer can also opt for any

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other preferred location by visiting branch of ICICI HFC. The release of original property documents shall be subject to no dues being payable in respect of this Facility or any other credit facility availed by the borrower from ICICI HFC, for which the said property was charged to ICICI HFC.

14. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

Terms and Conditions applicable only for Non-Resident (NRI)/Person of Indian Origin (PIO)/ Overseas Citizen of India (OCI):

15. Repayment of the Facilities and all charges leviable under the Facility Agreement/ Credit Facility Application Form shall be made by the borrower/s by remittances from abroad through normal banking channels or out of his / her NRE/FCNR/NRO account in India or through rental income derived from renting out the property in India and/or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA
16. The property purchased out of the proceeds of the Facilities will be used by the non -resident for his / her own occupation on his /her return to India and not for any other purpose.
17. In the event of the property is given on lease/leave and license/tenancy basis (if so agreed upon by ICICI HFC) by the borrower/s during his / her stay abroad, the borrower undertakes to utilize the entire rentals for repayment of the facility, even if the entire rentals are more than the prescribed EMI. In such an event where the rentals are appropriated towards repayment of the facility, ICICI HFC may in its sole discretion permit swap of the post-dated cheques for re-schedulement of the EMI.
18. Payment of Margin Money must be made by debit to NRO account of the borrower/s as well as through direct remittance from abroad through normal banking channels or out in India and /or in such other manner as may be decided solely by ICICI HFC subject to the applicable laws, rules and regulations including FEMA and regulations made thereunder.

Additional Terms and Conditions applicable for Adjustable Interest Rate:

19. (i) ICICI Home Prime Lending Rate (IHPLR) shall mean the percentage rate per annum from time to time and notified/ announced by ICICI HFC in such form and manner as deemed appropriate by ICICI HFC from time to time as IHPLR.
- (ii) Adjustable Interest Rate (AIR) means the IHPLR and the margin, if any as specified by ICICI HFC shall be applied by ICICI HFC on the first of the month following the month of the year (as per the English Calendar) in which IHPLR changed. AIR would change based on changes in the IHPLR.
- (iii) Any change in IHPLR may result in a change in your EMI or tenor or both. This change in rate of interest shall be communicated to the Borrower, post reset along with options to (including but not limited to) increase in tenor or EMI or both or to switch over to fixed rate as per ICICI HFC/Lender's approved policy.
20. For illustration purpose, please find below table depicting possible impact of change in benchmark Interest rate on EMI/Tenure on Loan account:

Particulars	Existing	Change in Tenure (keeping EMI constant)	Change in EMI (keeping Tenure constant)	Change in EMI & Tenure (both)
Rate of Interest	9.00%	9.25%	9.25%	9.25%
Loan Amount (Rs.)	5,000,000	5,000,000	5,000,000	5,000,000
Tenure (in months)	300	327	300	324
EMI Amount (Rs.)	41,960	41,960	42,820	42,034

PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

- 1) Facility for the purpose of purchase of property under construction:
If the Purpose of the Facility is to purchase property(ies), which is under construction or to improve / repair property, the following additional terms and conditions shall apply:
- 2) A reference to the term:
(i) "construction" includes modification or extension of the Property(ies);
(ii) "improvement" means any structural, internal, or external improvement to the Property as agreed by the Borrower with the ICICI HFC.
- 3) The ICICI HFC will disburse the Facility (to buy, construct, improve or repair the Property(ies)) only after Borrower pays agreed self-contribution and produces documentary proof to ICICI HFC.
- 4) The ICICI HFC may extend the Facility for the purpose of improvement of office/commercial Property(ies) only if the Borrower is simultaneously buying the Property.
- 5) The ICICI HFC will disburse the Facility for the purpose of construction / improvement of the Property(ies) only after the Borrower commences construction / improvement of such Property and produces documentary proof to the ICICI HFC.
- 6) If the Facility has been agreed to be granted for the purpose of acquiring Property(ies) which is under construction / for purpose of construction of the Property(ies), The ICICI HFC may make disbursements under the Facility in stages as per the progress of work, in terms of its internal norms and guidelines as applicable from time to time. The decision of the ICICI HFC in this regard shall be final and binding on the Applicant.
- 7) The Borrower shall –
 - a. acquire / construct / improve / repair the Property(ies) in accordance with sanctioned plans;
 - b. the Borrower shall inform ICICI HFC when such acquisition / construction / improvement / repair is completed, and obtain and produce to the ICICI HFC a true copy of occupation / completion certificate issued by the Municipal and other concerned competent authority;
 - c. promptly notify the ICICI HFC of any event or circumstance which might delay commencement or completion of the construction or acquisition of the Property(ies);
 - d. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - e. maintain the Property(ies) upon purchase / completion, in good order and condition and make necessary repairs, additions and improvements during the currency of the Facility; the Borrower will ensure that the value of the Property(ies) does not diminish;
 - f. pay maintenance and other charges for its upkeep and any other dues payable in respect of the Property(ies) or its use;
 - g. notify the ICICI HFC, details of any additions or alterations to the Property(ies) which the Borrower proposes to do, and the Borrower shall not carry out any such material additions or alterations without the prior consent of the ICICI HFC;
 - h. inform the ICICI HFC of the progress of construction / improvement/ repair of the Property(ies).
- 8) The Borrower shall not hold the ICICI HFC responsible for any delay in the construction / giving possession of / completion of the Property(ies) by the developer / promoter / builder /society to the Applicant, or for quality, condition or fitness of construction of the Property(ies) even if the ICICI HFC may have approved / sanctioned any facilities to such developer /promoter/builder/Development Authority or given to the Borrower any information about such promoter/property/builder/Development Authority.

B. Equated Monthly Installments

1. In case of the Facility sanctioned for the purpose of purchase of under construction property or for purchase of a plot for construction of the property, prior to the start of the principal Instalments, the Borrower shall pay the interest at the applicable Interest Rate to the ICICI HFC by way of the Pre-EMI Interest.
2. Where the Facility is disbursed by a single tranche, the Facility shall be repaid in accordance with the agreed repayment schedule as specified in Annexure A.1. Where the Facility is disbursable in more than one tranches, the Borrower has by mutual agreement with the ICICI HFC, may chose one of the following three options as further detailed under the Facility Agreement

C. Engagement of Recovery Agents

The Borrower hereby agrees and acknowledges that the ICICI HFC shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Facility, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the ICICI HFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.

D. Assignment

The Borrower hereby provides consent to the ICICI HFC to securitize, sell, assign, discount or transfer all or any part of the ICICI HFC's rights and/or obligations under the Facility, this Sanction Letter and all Transaction Documents executed from time to time in relation to the Facility to any person(s), at any time in the future. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower and all other persons. The Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, benefits or obligations under or in relation to the Facility, the Transaction Documents or any part thereof.

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* All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre - EMI interest (at the rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.

ICICI HFC provides ECS and/or Direct Debit facilities as modes of repayment wherever these facilities are available. We encourage customers to avail ECS/Direct Debit facilities for repayment.

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Shivkumar Mailpure will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7499469732.

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

Thanking you,
Yours sincerely

Name: Bhushan Patkar

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.