

Unique Reference Number – 77000347510

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 11/09/2026

Letter Generation Date: 15/09/2026

Customer Name: RITESH SANJAY DHANOKAR, VIJAYA SANJAY DHANOKAR

Communication Address:, Flat 201 2nd Floor Shaikh Building, Karve Nagar Warje, Warje, Pune City West, PUNE, MAHARASHTRA, IN, 411058

Phone: +91-9529242723

Email ID: riteshdhanokar16@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY 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

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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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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000347510	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2400000 (Rs. Twenty-Four Lakhs only)						
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B						
4	Loan term (year/months/days)		240 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.						
5	Instalment details								
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction		
	EMI		240		21749		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.10 % 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 %	(-)9.80 %	9.10 %p.a	Once in 6 months or as and when required	As and when required	22137	253
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		21240		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.					9.23 % 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	77000347510 App Number to be linked with 77000347511, App Number
15	Appropriate ROI Approval to be documented prior to disbursement.
16	Business team visit at property and vacancy confirmation over mail to be documented
17	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
18	Consumer Loan availed on 10/07/2023 for Rs. 2000 - Closure proof to be documented
19	Consumer Loan availed on 10/07/2023 for Rs. 8000 - Closure proof to be documented
20	Customer verification to be positive
21	Declaration of communication address in case Non OVD document taken for address proof to be documented
22	Latest EPFO statement or Satisfactory HR email confirmation to be obtain and same to be vet by local credit prior to disbursement.
23	Legal Heir NOC to be provided(If applicable)
24	MOE to be executed in favor of ICICI HFC
25	NOI to be executed by the customer
26	OSV to be documented prior to disbursement
27	Repayment of the loan to be made through AXIS BANK 924010022492432- RITESH
28	ST to Positive Residence of Co-Applicant to be obtained prior to disbursement.
29	Subject to Positive RCU.
30	Technical and Legal report to be positive
31	Tenant NOC to be documented
32	The Applicant Mr. Ritesh Sanjay Dhanokar should be Sole owner of the Collateral Property.
33	Updated OVD or VKYC of Current Residence to be obtained prior to disbursement.
34	Valid Relationship Proof to be obtained prior to disbursement.

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2400000	3549	18200	21749
2	2396451	3576	18174	21749
3	2392875	3603	18146	21749
4	2389272	3630	18119	21749
5	2385642	3658	18092	21749
6	2381984	3686	18064	21749
7	2378298	3714	18036	21749
8	2374585	3742	18008	21749
9	2370843	3770	17979	21749

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10	2367073	3799	17951	21749
11	2363274	3828	17922	21749
12	2359447	3857	17893	21749
13	2355590	3886	17864	21749
14	2351704	3915	17834	21749
15	2347789	3945	17805	21749
16	2343844	3975	17775	21749
17	2339869	4005	17745	21749
18	2335864	4035	17714	21749
19	2331829	4066	17684	21749
20	2327763	4097	17653	21749
21	2323666	4128	17622	21749
22	2319538	4159	17590	21749
23	2315379	4191	17559	21749
24	2311188	4222	17527	21749
25	2306966	4255	17495	21749
26	2302711	4287	17463	21749
27	2298425	4319	17430	21749
28	2294105	4352	17397	21749
29	2289753	4385	17364	21749
30	2285368	4418	17331	21749
31	2280950	4452	17298	21749
32	2276498	4486	17264	21749
33	2272013	4520	17230	21749
34	2267493	4554	17196	21749
35	2262939	4588	17161	21749
36	2258351	4623	17126	21749
37	2253728	4658	17091	21749
38	2249069	4694	17056	21749
39	2244376	4729	17020	21749
40	2239647	4765	16984	21749
41	2234882	4801	16948	21749
42	2230081	4838	16912	21749
43	2225243	4874	16875	21749
44	2220369	4911	16838	21749
45	2215458	4948	16801	21749
46	2210509	4986	16764	21749
47	2205523	5024	16726	21749
48	2200499	5062	16688	21749
49	2195437	5100	16649	21749
50	2190337	5139	16611	21749

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51	2185198	5178	16572	21749
52	2180020	5217	16532	21749
53	2174803	5257	16493	21749
54	2169546	5297	16453	21749
55	2164250	5337	16413	21749
56	2158913	5377	16372	21749
57	2153536	5418	16331	21749
58	2148118	5459	16290	21749
59	2142659	5501	16249	21749
60	2137158	5542	16207	21749
61	2131616	5584	16165	21749
62	2126032	5627	16123	21749
63	2120405	5669	16080	21749
64	2114736	5712	16037	21749
65	2109024	5756	15994	21749
66	2103268	5799	15950	21749
67	2097469	5843	15906	21749
68	2091626	5888	15862	21749
69	2085738	5932	15817	21749
70	2079806	5977	15772	21749
71	2073829	6022	15727	21749
72	2067806	6068	15681	21749
73	2061738	6114	15635	21749
74	2055624	6161	15589	21749
75	2049464	6207	15542	21749
76	2043256	6254	15495	21749
77	2037002	6302	15448	21749
78	2030700	6350	15400	21749
79	2024351	6398	15352	21749
80	2017953	6446	15303	21749
81	2011507	6495	15254	21749
82	2005012	6544	15205	21749
83	1998468	6594	15156	21749
84	1991874	6644	15106	21749
85	1985230	6694	15055	21749
86	1978535	6745	15004	21749
87	1971790	6796	14953	21749
88	1964994	6848	14902	21749
89	1958146	6900	14850	21749
90	1951246	6952	14797	21749

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91	1944294	7005	14745	21749
92	1937290	7058	14692	21749
93	1930232	7111	14638	21749
94	1923120	7165	14584	21749
95	1915955	7220	14530	21749
96	1908735	7274	14475	21749
97	1901461	7330	14420	21749
98	1894131	7385	14364	21749
99	1886746	7441	14308	21749
100	1879305	7498	14252	21749
101	1871807	7554	14195	21749
102	1864253	7612	14138	21749
103	1856641	7669	14080	21749
104	1848972	7728	14022	21749
105	1841244	7786	13963	21749
106	1833458	7845	13904	21749
107	1825612	7905	13845	21749
108	1817708	7965	13785	21749
109	1809743	8025	13724	21749
110	1801718	8086	13664	21749
111	1793632	8147	13602	21749
112	1785485	8209	13540	21749
113	1777276	8271	13478	21749
114	1769004	8334	13415	21749
115	1760670	8397	13352	21749
116	1752273	8461	13289	21749
117	1743812	8525	13224	21749
118	1735287	8590	13160	21749
119	1726697	8655	13095	21749
120	1718042	8721	13029	21749
121	1709322	8787	12963	21749
122	1700535	8853	12896	21749
123	1691682	8920	12829	21749
124	1682761	8988	12761	21749
125	1673773	9056	12693	21749
126	1664717	9125	12625	21749
127	1655592	9194	12555	21749
128	1646398	9264	12486	21749
129	1637134	9334	12415	21749
130	1627800	9405	12345	21749

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131	1618395	9476	12273	21749
132	1608919	9548	12201	21749
133	1599371	9620	12129	21749
134	1589751	9693	12056	21749
135	1580057	9767	11983	21749
136	1570290	9841	11909	21749
137	1560450	9916	11834	21749
138	1550534	9991	11759	21749
139	1540543	10067	11683	21749
140	1530477	10143	11607	21749
141	1520334	10220	11530	21749
142	1510114	10297	11452	21749
143	1499817	10375	11374	21749
144	1489441	10454	11295	21749
145	1478987	10533	11216	21749
146	1468454	10613	11136	21749
147	1457841	10694	11056	21749
148	1447147	10775	10975	21749
149	1436372	10857	10893	21749
150	1425516	10939	10811	21749
151	1414577	11022	10728	21749
152	1403555	11105	10644	21749
153	1392450	11190	10560	21749
154	1381260	11274	10475	21749
155	1369985	11360	10390	21749
156	1358626	11446	10303	21749
157	1347179	11533	10217	21749
158	1335647	11620	10129	21749
159	1324026	11708	10041	21749
160	1312318	11797	9952	21749
161	1300520	11887	9863	21749
162	1288634	11977	9773	21749
163	1276657	12068	9682	21749
164	1264589	12159	9590	21749
165	1252430	12251	9498	21749
166	1240179	12344	9405	21749
167	1227834	12438	9312	21749
168	1215396	12532	9217	21749
169	1202864	12627	9122	21749
170	1190237	12723	9026	21749

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171	1177514	12820	8930	21749
172	1164694	12917	8833	21749
173	1151778	13015	8735	21749
174	1138763	13113	8636	21749
175	1125650	13213	8537	21749
176	1112437	13313	8436	21749
177	1099124	13414	8336	21749
178	1085710	13516	8234	21749
179	1072194	13618	8131	21749
180	1058576	13721	8028	21749
181	1044854	13826	7924	21749
182	1031029	13930	7819	21749
183	1017098	14036	7713	21749
184	1003062	14142	7607	21749
185	988920	14250	7500	21749
186	974670	14358	7392	21749
187	960313	14467	7283	21749
188	945846	14576	7173	21749
189	931270	14687	7063	21749
190	916583	14798	6951	21749
191	901784	14910	6839	21749
192	886874	15024	6726	21749
193	871850	15137	6612	21749
194	856713	15252	6497	21749
195	841461	15368	6382	21749
196	826093	15484	6265	21749
197	810608	15602	6148	21749
198	795006	15720	6029	21749
199	779286	15839	5910	21749
200	763447	15960	5790	21749
201	747487	16081	5669	21749
202	731407	16203	5547	21749
203	715204	16325	5424	21749
204	698879	16449	5300	21749
205	682430	16574	5176	21749
206	665856	16700	5050	21749
207	649156	16826	4923	21749
208	632330	16954	4796	21749
209	615376	17082	4667	21749
210	598294	17212	4538	21749

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211	581082	17342	4407	21749
212	563739	17474	4276	21749
213	546265	17606	4143	21749
214	528659	17740	4009	21749
215	510919	17875	3875	21749
216	493044	18010	3739	21749
217	475034	18147	3603	21749
218	456888	18284	3465	21749
219	438603	18423	3327	21749
220	420180	18563	3187	21749
221	401618	18703	3046	21749
222	382914	18845	2904	21749
223	364069	18988	2761	21749
224	345081	19132	2617	21749
225	325949	19277	2472	21749
226	306672	19423	2326	21749
227	287248	19571	2179	21749
228	267678	19719	2030	21749
229	247958	19869	1881	21749
230	228090	20019	1730	21749
231	208070	20171	1578	21749
232	187899	20324	1425	21749
233	167575	20478	1271	21749
234	147097	20634	1116	21749
235	126464	20790	960	21749
236	105674	20948	802	21749
237	84726	21107	643	21749
238	63619	21267	483	21749
239	42353	21428	322	21749
240	20925	20925	159	21084

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)	2400000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	240
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 21749
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)	9.10 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate	2819210

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	prevailing on sanction date (in Rupees)	
6	Fee/Charges payable (in Rupees)	22715
A.	Payable to the RE (SI No.8A of the KFS)	22715
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)	2377285
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5219210
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.23 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

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

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

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

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13. The original property/title documents will be released to you within 30 days from the date of full repayment/settlement of the Facility at the nearest loan servicing branch of ICICI Bank Limited/ICICI HFC as per the borrower's communication address or customer can also opt for any other preferred location by visiting branch of ICICI HFC. The release of original property documents shall be subject to no dues being payable in respect of this Facility or any other credit facility availed by the borrower from ICICI HFC, for which the said property was charged to ICICI HFC.
14. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

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

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

Additional Terms and Conditions applicable for Adjustable Interest Rate:

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

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

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

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

B. Equated Monthly Installments

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

C. Engagement of Recovery Agents

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

D. Assignment

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

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

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

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

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Shyam Jadhav will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9503284027.

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

Thanking you,
Yours sincerely

Name: Saket Hingar

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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