

Unique Reference Number – 77000335460

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/09/2026

Letter Generation Date: 30/09/2026

Customer Name: VRUSHABH DILIP SHINDE, SUNITA DILIP SHINDE

Communication Address:, VISHVASHANTI COLONY,, VISHVASHANTI COLONY, 45 MEETER ROAD,, Aundh Camp, Pune City East, PUNE, MAHARASHTRA, IN, 411027

Phone: +91-9922445551

Email ID: SHINDEVVRUSHABH94@GMAIL.COM

Dear Sir / Madam,

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

(Franchisee Code: 247180 - RULOANS DISTRIBUTION SERVICES PVT LTD)

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

ICICI Home Finance Company Limited

Registered Office:
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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.	77000335460	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		2016799 (Rs. Twenty Lakhs Sixteen Thousand Seven Hundred and Ninety-Nine 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		18211		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.05 % 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 %	(-)9.85 %	9.05 %p.a	Once in 6 months or as and when required	As and when required	18537	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		0		NIL		NIL	
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					9.05 % 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	Updated KYC to be provided, if applicable
14	3rd Tranch will be release infavour of Applicant post closure of PL and GL , Positive Reference Check from Solar Square, LOD issued by PNB, Latest FCL and SOA issued by PNB, End Use Letter, Updated Banking of App , TBM and TCM Visit at Business Premises, Contract Copy duly signed by Solar Square and Vrushabh Shinde
15	77000335460 App Number to be linked with 77000335461, App Number
16	All Property owners to be taken on Loan Structure, LTV Restricted to 70, 1st Tranch towards closure of PNB 20,00,000/- , 2nd Tranch will be released post receiving OPP from PNB towards closure of PL of Rs 288000 and Rs 175000 and Gold of Loan of Federal Bank
17	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
18	Consumer Loan availed on 10/06/2020 for Rs. 14000 - Balance Tenure proof to be documented
19	Consumer Loan availed on 10/06/2020 for Rs. 56000 - 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	Fathers pension income statement to be documented before disbursement
23	Latest Foreclosure Letter
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	Repayment of the loan to be made through UNION BANK OF INDIA 520101042809955- VRUSHABH
28	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2016799	3001	15211	18211
2	2013798	3024	15188	18211
3	2010774	3046	15165	18211
4	2007728	3069	15142	18211
5	2004659	3093	15119	18211
6	2001566	3116	15096	18211
7	1998450	3139	15072	18211
8	1995311	3163	15048	18211
9	1992148	3187	15025	18211
10	1988961	3211	15001	18211
11	1985750	3235	14976	18211
12	1982515	3260	14952	18211
13	1979255	3284	14927	18211

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
14	1975971	3309	14903	18211
15	1972662	3334	14878	18211
16	1969329	3359	14853	18211
17	1965970	3384	14827	18211
18	1962585	3410	14802	18211
19	1959175	3436	14776	18211
20	1955740	3461	14750	18211
21	1952278	3488	14724	18211
22	1948791	3514	14698	18211
23	1945277	3540	14671	18211
24	1941737	3567	14644	18211
25	1938170	3594	14618	18211
26	1934576	3621	14590	18211
27	1930954	3648	14563	18211
28	1927306	3676	14536	18211
29	1923630	3704	14508	18211
30	1919927	3732	14480	18211
31	1916195	3760	14452	18211
32	1912435	3788	14423	18211
33	1908647	3817	14395	18211
34	1904831	3845	14366	18211
35	1900985	3874	14337	18211
36	1897111	3904	14308	18211
37	1893207	3933	14278	18211
38	1889274	3963	14249	18211
39	1885311	3993	14219	18211
40	1881319	4023	14189	18211
41	1877296	4053	14158	18211
42	1873243	4084	14128	18211
43	1869159	4114	14097	18211
44	1865045	4145	14066	18211
45	1860900	4177	14035	18211
46	1856723	4208	14003	18211
47	1852515	4240	13972	18211
48	1848275	4272	13940	18211
49	1844003	4304	13907	18211
50	1839699	4337	13875	18211
51	1835362	4369	13842	18211
52	1830993	4402	13809	18211
53	1826590	4435	13776	18211

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
54	1822155	4469	13743	18211
55	1817686	4503	13709	18211
56	1813183	4537	13675	18211
57	1808647	4571	13641	18211
58	1804076	4605	13606	18211
59	1799471	4640	13572	18211
60	1794831	4675	13537	18211
61	1790156	4710	13501	18211
62	1785446	4746	13466	18211
63	1780700	4782	13430	18211
64	1775918	4818	13394	18211
65	1771101	4854	13358	18211
66	1766247	4891	13321	18211
67	1761356	4927	13284	18211
68	1756429	4965	13247	18211
69	1751464	5002	13209	18211
70	1746462	5040	13172	18211
71	1741422	5078	13134	18211
72	1736345	5116	13095	18211
73	1731228	5155	13057	18211
74	1726074	5194	13018	18211
75	1720880	5233	12979	18211
76	1715648	5272	12939	18211
77	1710375	5312	12900	18211
78	1705063	5352	12860	18211
79	1699712	5392	12819	18211
80	1694319	5433	12778	18211
81	1688886	5474	12738	18211
82	1683412	5515	12696	18211
83	1677897	5557	12655	18211
84	1672340	5599	12613	18211
85	1666741	5641	12571	18211
86	1661100	5684	12528	18211
87	1655417	5726	12485	18211
88	1649690	5770	12442	18211
89	1643921	5813	12398	18211
90	1638108	5857	12355	18211
91	1632251	5901	12310	18211
92	1626350	5946	12266	18211
93	1620404	5990	12221	18211

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
94	1614414	6036	12176	18211
95	1608378	6081	12130	18211
96	1602297	6127	12084	18211
97	1596170	6173	12038	18211
98	1589997	6220	11992	18211
99	1583777	6267	11945	18211
100	1577510	6314	11898	18211
101	1571196	6362	11850	18211
102	1564835	6410	11802	18211
103	1558425	6458	11754	18211
104	1551967	6507	11705	18211
105	1545461	6556	11656	18211
106	1538905	6605	11606	18211
107	1532300	6655	11557	18211
108	1525645	6705	11506	18211
109	1518940	6756	11456	18211
110	1512184	6807	11405	18211
111	1505378	6858	11354	18211
112	1498520	6910	11302	18211
113	1491610	6962	11250	18211
114	1484648	7014	11197	18211
115	1477634	7067	11144	18211
116	1470567	7120	11091	18211
117	1463446	7174	11037	18211
118	1456272	7228	10983	18211
119	1449044	7283	10929	18211
120	1441761	7338	10874	18211
121	1434423	7393	10818	18211
122	1427030	7449	10763	18211
123	1419581	7505	10707	18211
124	1412076	7562	10650	18211
125	1404515	7619	10593	18211
126	1396896	7676	10535	18211
127	1389220	7734	10478	18211
128	1381486	7792	10419	18211
129	1373694	7851	10360	18211
130	1365843	7910	10301	18211
131	1357933	7970	10242	18211
132	1349963	8030	10181	18211
133	1341933	8091	10121	18211

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134	1333842	8152	10060	18211
135	1325690	8213	9998	18211
136	1317477	8275	9936	18211
137	1309202	8337	9874	18211
138	1300865	8400	9811	18211
139	1292465	8464	9748	18211
140	1284001	8527	9684	18211
141	1275473	8592	9620	18211
142	1266882	8657	9555	18211
143	1258225	8722	9490	18211
144	1249503	8788	9424	18211
145	1240715	8854	9358	18211
146	1231861	8921	9291	18211
147	1222941	8988	9224	18211
148	1213953	9056	9156	18211
149	1204897	9124	9087	18211
150	1195773	9193	9019	18211
151	1186580	9262	8949	18211
152	1177318	9332	8879	18211
153	1167986	9402	8809	18211
154	1158583	9473	8738	18211
155	1149110	9545	8667	18211
156	1139565	9617	8595	18211
157	1129948	9689	8522	18211
158	1120259	9762	8449	18211
159	1110497	9836	8375	18211
160	1100661	9910	8301	18211
161	1090751	9985	8227	18211
162	1080766	10060	8151	18211
163	1070705	10136	8075	18211
164	1060569	10213	7999	18211
165	1050357	10290	7922	18211
166	1040067	10367	7844	18211
167	1029700	10445	7766	18211
168	1019255	10524	7687	18211
169	1008731	10603	7608	18211
170	998127	10683	7528	18211
171	987444	10764	7447	18211
172	976680	10845	7366	18211
173	965834	10927	7284	18211

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174	954907	11009	7202	18211
175	943898	11092	7119	18211
176	932806	11176	7035	18211
177	921629	11260	6951	18211
178	910369	11345	6866	18211
179	899024	11431	6781	18211
180	887593	11517	6694	18211
181	876076	11604	6608	18211
182	864472	11691	6520	18211
183	852780	11780	6432	18211
184	841001	11868	6343	18211
185	829132	11958	6254	18211
186	817174	12048	6163	18211
187	805126	12139	6072	18211
188	792987	12231	5981	18211
189	780757	12323	5889	18211
190	768434	12416	5796	18211
191	756018	12509	5702	18211
192	743509	12604	5608	18211
193	730905	12699	5513	18211
194	718206	12795	5417	18211
195	705412	12891	5320	18211
196	692521	12988	5223	18211
197	679533	13086	5125	18211
198	666446	13185	5027	18211
199	653262	13284	4927	18211
200	639977	13385	4827	18211
201	626593	13485	4726	18211
202	613107	13587	4624	18211
203	599520	13690	4522	18211
204	585831	13793	4419	18211
205	572038	13897	4315	18211
206	558141	14002	4210	18211
207	544139	14107	4104	18211
208	530032	14214	3998	18211
209	515818	14321	3891	18211
210	501497	14429	3783	18211
211	487068	14538	3674	18211
212	472531	14647	3564	18211
213	457883	14758	3454	18211

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214	443126	14869	3342	18211
215	428256	14981	3230	18211
216	413275	15094	3117	18211
217	398181	15208	3003	18211
218	382973	15323	2889	18211
219	367650	15438	2773	18211
220	352212	15555	2657	18211
221	336657	15672	2539	18211
222	320985	15790	2421	18211
223	305195	15909	2302	18211
224	289286	16029	2182	18211
225	273256	16150	2061	18211
226	257106	16272	1940	18211
227	240834	16395	1817	18211
228	224439	16518	1693	18211
229	207921	16643	1569	18211
230	191278	16768	1443	18211
231	174510	16895	1317	18211
232	157615	17022	1189	18211
233	140592	17151	1061	18211
234	123442	17280	931	18211
235	106162	17410	801	18211
236	88751	17542	670	18211
237	71210	17674	538	18211
238	53536	17807	404	18211
239	35728	17942	270	18211
240	17787	17787	135	17922

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)	2016799
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 EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 18211
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)	9.05 % 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)	2353674
6	Fee/Charges payable (in Rupees)	0
A.	Payable to the RE (SI No.8A of the KFS)	0

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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)	2016799
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	4370473
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.05 %
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 Yuvraj Gaikwad will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8308640696.

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

Thanking you,
Yours sincerely

Name: Milind Paranjape

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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