

Unique Reference Number – 77000326064

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 31/07/2026

Letter Generation Date: 03/08/2026

Customer Name: SANTOSH KUMAR NEMARAM DANGI, HULIYA BAI

Communication Address: 1st floor, room no. 2., Shri Swamikrupa Building, Warje, Pune City West, PUNE, MAHARASHTRA, IN, 411058

Phone: +91-9784235172

Email ID: santosh.dangi9819@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 246513 - REAL VALUE FINLOAN 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:
ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai 400 051, India.

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

Toll free number for new customers: 1800 267 4455

Website : www.icicihfc.com

CIN:- U65922MH1999PLC120106

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000326064		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		22844		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2				
6	Interest rate (%) and type (fixed or floating or hybrid)						9.80 % 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 %	(-)9.10 %	9.80 %p.a		Once in 6 months or as and when required		As and when required	23241	254
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.						9.80 % 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
	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	Not applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not applicable

Definitions:

- Annual Percentage Rate (APR) is the annual cost of credit to the borrower which includes interest rate and all other charges associated with the credit facility/ies.
- Equated Periodic Instalment (EPI) is an equated or fixed amount of repayments, consisting of both the principal and interest components, to be paid by a borrower towards repayment of a loan at periodic intervals for a fixed number of such intervals; and which result in complete amortisation of the loan. EPIs at monthly intervals are called EMIs.

I/we acknowledge that

- ICICI HFC has an unconditional right to cancel the outstanding un-drawn commitments under the Transaction Documents at any time during the currency of the Facility/ies and that ICICI HFC shall endeavor to provide prior intimation of the same to me/us.
- ICICI HFC follows defined instalment due date on a fixed day of each month which is decided on the basis of the date on which loan is disbursed. Accordingly, accounting reconciliations would be suitably effected at the time of payment of the last Instalment. Instances wherein Disbursement is delayed the Instalment amount may change accordingly.

The aforesaid sanction of the Facility will be subject to

1	The facility amount sanctioned shall be in the manner and subject to fulfilment of internal terms and conditions of the Lender including but not limited to applicable regulatory guidelines from time to time.
2	Execution of Facility and other documents between you and ICICI HFC as per ICICI HFCs policy and format.

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3	Approved sanction plans shall be submitted by the Borrower/s to the satisfaction of ICICI HFC.
4	Terms and conditions as mentioned in Annexure B.
5	Own Contribution Receipt through Bank Clearance, if applicable
6	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
7	As per Section 194-IA of the Income Tax Act, 1961, in case the consideration for transfer of an immovable property is more than ₹5.0 million, the purchaser / buyer of such property is required to deduct income tax at the rate of 1% of the consideration (20% if the seller does not have a PAN) on behalf of the seller / vendor. Thus, you are required to comply with the said provision and undertake all the necessary steps in this regard.
8	Rate conversion is Permitted only if a period of 1 year has elapsed from the date of first disbursement
9	Purchaser(s) of property/Property Owner(s) to be applicant to the loan.
10	Notice of Intimation as per government regulations to be provided, if applicable
11	Security - Such security as may be specified by ICICI HFC, from time to time at its sole discretion.
12	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
13	Updated KYC to be provided, if applicable
14	77000326064 App Number to be linked with 77000326065, App Number
15	Applicant and Co Applicant current photos to be documented.
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Customer verification to be positive
18	Declaration of communication address in case Non OVD document taken for address proof to be documented
19	HFC Employee visit at the place of residence to be done.
20	Legal Heir NOC to be provided (If applicable)
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	OSV to be documented prior to disbursement
24	Personal Loan availed on 27/05/2026 for Rs. 60000 - Balance Tenure proof to be documented
25	Repayment of the loan to be made through AU SMALL FINANCE BANK LIMITED 2302266252921465- SANTOSH or KOTAK MAHINDRA BANK LIMITED 5645716040- SANTOSH KUMAR
26	ROI Approval of 9.80 to be taken
27	Technical and Legal report to be positive

Annexure A.I.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2400000	3244	19600	22844
2	2396756	3270	19574	22844
3	2393486	3297	19547	22844
4	2390188	3324	19520	22844
5	2386864	3351	19493	22844
6	2383513	3379	19466	22844
7	2380134	3406	19438	22844
8	2376728	3434	19410	22844
9	2373294	3462	19382	22844
10	2369832	3490	19354	22844
11	2366341	3519	19326	22844
12	2362823	3548	19297	22844
13	2359275	3577	19268	22844
14	2355698	3606	19239	22844
15	2352093	3635	19209	22844
16	2348457	3665	19180	22844

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17	2344792	3695	19150	22844
18	2341098	3725	19119	22844
19	2337373	3755	19089	22844
20	2333617	3786	19058	22844
21	2329831	3817	19027	22844
22	2326014	3848	18996	22844
23	2322166	3880	18965	22844
24	2318286	3911	18933	22844
25	2314375	3943	18901	22844
26	2310431	3975	18869	22844
27	2306456	4008	18837	22844
28	2302448	4041	18804	22844
29	2298407	4074	18771	22844
30	2294334	4107	18738	22844
31	2290227	4140	18704	22844
32	2286086	4174	18670	22844
33	2281912	4208	18636	22844
34	2277704	4243	18602	22844
35	2273461	4277	18567	22844
36	2269183	4312	18532	22844
37	2264871	4348	18497	22844
38	2260524	4383	18461	22844
39	2256140	4419	18426	22844
40	2251722	4455	18390	22844
41	2247267	4491	18353	22844
42	2242775	4528	18316	22844
43	2238247	4565	18280	22844
44	2233682	4602	18242	22844
45	2229080	4640	18205	22844
46	2224440	4678	18167	22844
47	2219763	4716	18129	22844
48	2215047	4754	18090	22844
49	2210292	4793	18051	22844
50	2205499	4832	18012	22844
51	2200666	4872	17973	22844
52	2195795	4912	17933	22844
53	2190883	4952	17893	22844
54	2185931	4992	17852	22844
55	2180939	5033	17811	22844
56	2175906	5074	17770	22844

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57	2170832	5116	17729	22844
58	2165716	5157	17687	22844
59	2160559	5199	17645	22844
60	2155359	5242	17603	22844
61	2150118	5285	17560	22844
62	2144833	5328	17517	22844
63	2139505	5371	17473	22844
64	2134134	5415	17429	22844
65	2128718	5459	17385	22844
66	2123259	5504	17340	22844
67	2117755	5549	17295	22844
68	2112206	5594	17250	22844
69	2106612	5640	17204	22844
70	2100972	5686	17158	22844
71	2095285	5733	17112	22844
72	2089553	5779	17065	22844
73	2083774	5827	17018	22844
74	2077947	5874	16970	22844
75	2072073	5922	16922	22844
76	2066151	5970	16874	22844
77	2060181	6019	16825	22844
78	2054161	6068	16776	22844
79	2048093	6118	16727	22844
80	2041975	6168	16677	22844
81	2035807	6218	16626	22844
82	2029589	6269	16575	22844
83	2023320	6320	16524	22844
84	2017000	6372	16473	22844
85	2010628	6424	16421	22844
86	2004204	6476	16368	22844
87	1997728	6529	16315	22844
88	1991198	6583	16262	22844
89	1984616	6636	16208	22844
90	1977980	6691	16154	22844
91	1971289	6745	16099	22844
92	1964544	6800	16044	22844
93	1957744	6856	15989	22844
94	1950888	6912	15933	22844
95	1943976	6968	15876	22844
96	1937008	7025	15819	22844

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97	1929983	7082	15762	22844
98	1922900	7140	15704	22844
99	1915760	7199	15646	22844
100	1908562	7257	15587	22844
101	1901304	7317	15528	22844
102	1893987	7376	15468	22844
103	1886611	7437	15408	22844
104	1879174	7497	15347	22844
105	1871677	7559	15286	22844
106	1864118	7620	15224	22844
107	1856498	7683	15162	22844
108	1848815	7745	15099	22844
109	1841070	7809	15036	22844
110	1833261	7872	14972	22844
111	1825389	7937	14908	22844
112	1817452	8001	14843	22844
113	1809451	8067	14778	22844
114	1801384	8133	14712	22844
115	1793251	8199	14645	22844
116	1785052	8266	14578	22844
117	1776786	8334	14511	22844
118	1768453	8402	14443	22844
119	1760051	8470	14374	22844
120	1751581	8539	14305	22844
121	1743041	8609	14235	22844
122	1734432	8679	14165	22844
123	1725753	8750	14094	22844
124	1717002	8822	14023	22844
125	1708180	8894	13951	22844
126	1699287	8966	13878	22844
127	1690320	9040	13805	22844
128	1681280	9114	13731	22844
129	1672167	9188	13657	22844
130	1662979	9263	13581	22844
131	1653716	9339	13506	22844
132	1644377	9415	13430	22844
133	1634962	9492	13353	22844
134	1625470	9569	13275	22844
135	1615901	9647	13197	22844
136	1606254	9726	13118	22844

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137	1596527	9806	13039	22844
138	1586722	9886	12959	22844
139	1576836	9967	12878	22844
140	1566869	10048	12797	22844
141	1556822	10130	12715	22844
142	1546692	10213	12632	22844
143	1536479	10296	12548	22844
144	1526183	10380	12464	22844
145	1515803	10465	12380	22844
146	1505338	10550	12294	22844
147	1494787	10637	12208	22844
148	1484151	10723	12121	22844
149	1473427	10811	12033	22844
150	1462616	10899	11945	22844
151	1451717	10988	11856	22844
152	1440729	11078	11766	22844
153	1429651	11169	11676	22844
154	1418482	11260	11585	22844
155	1407222	11352	11493	22844
156	1395871	11444	11400	22844
157	1384426	11538	11307	22844
158	1372888	11632	11212	22844
159	1361256	11727	11117	22844
160	1349529	11823	11022	22844
161	1337706	11919	10925	22844
162	1325787	12017	10828	22844
163	1313770	12115	10730	22844
164	1301655	12214	10631	22844
165	1289442	12314	10531	22844
166	1277128	12414	10430	22844
167	1264714	12516	10329	22844
168	1252198	12618	10227	22844
169	1239581	12721	10124	22844
170	1226860	12825	10020	22844
171	1214035	12929	9915	22844
172	1201106	13035	9810	22844
173	1188071	13141	9703	22844
174	1174930	13249	9596	22844
175	1161681	13357	9488	22844
176	1148324	13466	9378	22844

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177	1134858	13576	9269	22844
178	1121282	13687	9158	22844
179	1107595	13799	9046	22844
180	1093796	13911	8933	22844
181	1079885	14025	8820	22844
182	1065860	14139	8705	22844
183	1051721	14255	8590	22844
184	1037466	14371	8473	22844
185	1023094	14489	8356	22844
186	1008606	14607	8237	22844
187	993998	14726	8118	22844
188	979272	14847	7998	22844
189	964426	14968	7877	22844
190	949458	15090	7754	22844
191	934368	15213	7631	22844
192	919154	15338	7507	22844
193	903817	15463	7382	22844
194	888354	15589	7255	22844
195	872765	15716	7128	22844
196	857048	15845	7000	22844
197	841204	15974	6870	22844
198	825229	16105	6740	22844
199	809125	16236	6608	22844
200	792889	16369	6476	22844
201	776520	16502	6342	22844
202	760017	16637	6207	22844
203	743380	16773	6071	22844
204	726607	16910	5934	22844
205	709697	17048	5796	22844
206	692649	17187	5657	22844
207	675462	17328	5517	22844
208	658134	17469	5375	22844
209	640665	17612	5233	22844
210	623053	17756	5089	22844
211	605297	17901	4944	22844
212	587396	18047	4798	22844
213	569349	18194	4650	22844
214	551155	18343	4502	22844
215	532812	18493	4352	22844
216	514319	18644	4201	22844

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217	495676	18796	4049	22844
218	476880	18949	3895	22844
219	457930	19104	3740	22844
220	438826	19260	3584	22844
221	419566	19418	3427	22844
222	400148	19576	3268	22844
223	380572	19736	3109	22844
224	360836	19897	2947	22844
225	340939	20060	2785	22844
226	320879	20223	2621	22844
227	300656	20389	2456	22844
228	280267	20555	2289	22844
229	259712	20723	2121	22844
230	238989	20892	1952	22844
231	218097	21063	1782	22844
232	197034	21235	1610	22844
233	175799	21408	1436	22844
234	154391	21583	1261	22844
235	132807	21759	1085	22844
236	111048	21937	907	22844
237	89111	22116	728	22844
238	66995	22297	548	22844
239	44698	22479	366	22844
240	22219	22219	182	22401

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 EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 22844
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)	9.80 % 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)	3082233
6	Fee/Charges payable (in Rupees)	0
A.	Payable to the RE (SI No.8A of the KFS)	0
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)	2400000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5482233

ICICI Home Finance Company Limited

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