

Unique Reference Number – 77000344123

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 04/09/2026

Letter Generation Date: 07/09/2026

Customer Name: VARSHA NARESH LALWANI, NARESH MOHANLAL LALWANI, EMPIRE LIFESPACES LLP

Communication Address:, 4/B , 1001/1002 Chakravarti Ashok CHsL BLDG, Sahar Road jb nagar andheri east, Sahar P and T Colony, Mumbai City North, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400099

Phone: +91-9920480522

Email ID: engr.varsha@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 233211 - RAAJ KHOSLA and CO 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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000344123	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		17500000 (Rs. One Crores Seventy-Five Lakhs only)						
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B						
4	Loan term (year/months/days)		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		160277		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.25 % 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 %	(-)9.65 %	9.25 %p.a	Once in 6 months or as and when required	As and when required	163123	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		123900		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.					9.35 % 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	Board Resolution/Authority Letter for the transaction and persons authorised to execute the documents to be provided before disbursement
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Customer verification to be positive
17	Declaration of communication address in case Non OVD document taken for address proof to be documented
18	Latest list of directors and shareholding pattern certified by company secretary/List of latest members
19	Legal Heir NOC to be provided(If applicable)
20	Loan Against Bank Deposits availed on 28/10/2025 for Rs. 894500 - Balance Tenure proof to be documented
21	Loan Against Bank Deposits availed on 28/10/2025 for Rs. 947800 - Balance Tenure proof to be documented
22	MOE to be executed in favor of ICICI HFC
23	NOI to be executed by the customer
24	OCR Clearance
25	OSV to be documented prior to disbursement
26	Repayment of the loan to be made through AXIS BANK 920010049638525- VARSHA or AXIS BANK 924010067466799- VARSHA
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	17500000	25381	134896	160277
2	17474619	25577	134701	160277
3	17449042	25774	134504	160277
4	17423268	25973	134305	160277
5	17397295	26173	134105	160277
6	17371123	26375	133903	160277
7	17344748	26578	133700	160277
8	17318170	26783	133495	160277
9	17291387	26989	133288	160277
10	17264398	27197	133080	160277
11	17237201	27407	132871	160277
12	17209794	27618	132659	160277
13	17182176	27831	132446	160277
14	17154345	28046	132232	160277
15	17126299	28262	132016	160277
16	17098037	28480	131798	160277

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
17	17069558	28699	131578	160277
18	17040859	28920	131357	160277
19	17011938	29143	131134	160277
20	16982795	29368	130910	160277
21	16953427	29594	130683	160277
22	16923833	29822	130455	160277
23	16894010	30052	130225	160277
24	16863958	30284	129994	160277
25	16833674	30517	129760	160277
26	16803156	30753	129525	160277
27	16772404	30990	129288	160277
28	16741414	31229	129049	160277
29	16710185	31469	128808	160277
30	16678716	31712	128566	160277
31	16647004	31956	128321	160277
32	16615048	32203	128075	160277
33	16582845	32451	127827	160277
34	16550394	32701	127576	160277
35	16517693	32953	127324	160277
36	16484740	33207	127070	160277
37	16451533	33463	126814	160277
38	16418070	33721	126556	160277
39	16384349	33981	126297	160277
40	16350368	34243	126035	160277
41	16316125	34507	125771	160277
42	16281618	34773	125505	160277
43	16246845	35041	125237	160277
44	16211804	35311	124966	160277
45	16176493	35583	124694	160277
46	16140910	35857	124420	160277
47	16105053	36134	124144	160277
48	16068919	36412	123865	160277
49	16032506	36693	123584	160277
50	15995813	36976	123302	160277
51	15958837	37261	123017	160277
52	15921576	37548	122729	160277
53	15884028	37838	122440	160277
54	15846190	38129	122148	160277
55	15808061	38423	121854	160277
56	15769638	38719	121558	160277
57	15730919	39018	121260	160277

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58	15691901	39319	120959	160277
59	15652582	39622	120656	160277
60	15612960	39927	120350	160277
61	15573033	40235	120043	160277
62	15532798	40545	119732	160277
63	15492253	40858	119420	160277
64	15451396	41172	119105	160277
65	15410223	41490	118788	160277
66	15368734	41810	118468	160277
67	15326924	42132	118146	160277
68	15284792	42457	117821	160277
69	15242335	42784	117493	160277
70	15199551	43114	117164	160277
71	15156437	43446	116831	160277
72	15112991	43781	116496	160277
73	15069210	44119	116159	160277
74	15025092	44459	115819	160277
75	14980633	44801	115476	160277
76	14935832	45147	115131	160277
77	14890685	45495	114783	160277
78	14845191	45845	114432	160277
79	14799345	46199	114079	160277
80	14753147	46555	113723	160277
81	14706592	46914	113364	160277
82	14659678	47275	113002	160277
83	14612403	47640	112638	160277
84	14564763	48007	112271	160277
85	14516756	48377	111900	160277
86	14468379	48750	111528	160277
87	14419629	49126	111152	160277
88	14370503	49504	110773	160277
89	14320999	49886	110392	160277
90	14271113	50271	110007	160277
91	14220843	50658	109619	160277
92	14170185	51048	109229	160277
93	14119136	51442	108836	160277
94	14067694	51839	108439	160277
95	14015856	52238	108039	160277
96	13963617	52641	107637	160277
97	13910977	53047	107231	160277

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98	13857930	53455	106822	160277
99	13804475	53868	106410	160277
100	13750607	54283	105995	160277
101	13696324	54701	105576	160277
102	13641623	55123	105155	160277
103	13586500	55548	104730	160277
104	13530953	55976	104302	160277
105	13474977	56407	103870	160277
106	13418569	56842	103435	160277
107	13361727	57280	102997	160277
108	13304447	57722	102556	160277
109	13246725	58167	102111	160277
110	13188558	58615	101662	160277
111	13129943	59067	101210	160277
112	13070876	59522	100755	160277
113	13011354	59981	100296	160277
114	12951372	60444	99834	160277
115	12890929	60909	99368	160277
116	12830020	61379	98899	160277
117	12768641	61852	98425	160277
118	12706789	62329	97949	160277
119	12644460	62809	97468	160277
120	12581650	63293	96984	160277
121	12518357	63781	96496	160277
122	12454576	64273	96005	160277
123	12390303	64768	95509	160277
124	12325534	65268	95010	160277
125	12260267	65771	94507	160277
126	12194496	66278	94000	160277
127	12128218	66789	93489	160277
128	12061429	67303	92974	160277
129	11994126	67822	92455	160277
130	11926304	68345	91932	160277
131	11857959	68872	91406	160277
132	11789087	69403	90875	160277
133	11719684	69938	90340	160277
134	11649746	70477	89801	160277
135	11579269	71020	89257	160277
136	11508249	71568	88710	160277
137	11436681	72119	88158	160277

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138	11364562	72675	87602	160277
139	11291887	73235	87042	160277
140	11218652	73800	86478	160277
141	11144852	74369	85909	160277
142	11070483	74942	85335	160277
143	10995541	75520	84758	160277
144	10920021	76102	84176	160277
145	10843919	76688	83589	160277
146	10767231	77280	82998	160277
147	10689951	77875	82402	160277
148	10612076	78476	81802	160277
149	10533601	79081	81197	160277
150	10454520	79690	80587	160277
151	10374830	80304	79973	160277
152	10294526	80923	79354	160277
153	10213602	81547	78730	160277
154	10132055	82176	78102	160277
155	10049879	82809	77468	160277
156	9967070	83448	76830	160277
157	9883623	84091	76187	160277
158	9799532	84739	75539	160277
159	9714793	85392	74885	160277
160	9629401	86050	74227	160277
161	9543351	86714	73564	160277
162	9456637	87382	72895	160277
163	9369255	88056	72222	160277
164	9281199	88734	71543	160277
165	9192465	89418	70859	160277
166	9103046	90108	70170	160277
167	9012939	90802	69475	160277
168	8922136	91502	68775	160277
169	8830634	92208	68070	160277
170	8738427	92918	67359	160277
171	8645508	93635	66643	160277
172	8551874	94356	65921	160277
173	8457517	95084	65194	160277
174	8362434	95817	64461	160277
175	8266617	96555	63722	160277
176	8170062	97299	62978	160277
177	8072763	98049	62228	160277

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178	7974713	98805	61472	160277
179	7875908	99567	60711	160277
180	7776341	100334	59943	160277
181	7676007	101108	59170	160277
182	7574899	101887	58390	160277
183	7473012	102673	57605	160277
184	7370339	103464	56814	160277
185	7266875	104262	56016	160277
186	7162614	105065	55212	160277
187	7057549	105875	54402	160277
188	6951673	106691	53586	160277
189	6844982	107514	52764	160277
190	6737469	108342	51935	160277
191	6629126	109177	51100	160277
192	6519949	110019	50258	160277
193	6409930	110867	49410	160277
194	6299063	111722	48556	160277
195	6187341	112583	47695	160277
196	6074758	113451	46827	160277
197	5961307	114325	45952	160277
198	5846982	115207	45071	160277
199	5731776	116095	44183	160277
200	5615681	116989	43288	160277
201	5498692	117891	42386	160277
202	5380800	118800	41477	160277
203	5262000	119716	40562	160277
204	5142285	120639	39639	160277
205	5021646	121568	38709	160277
206	4900077	122506	37772	160277
207	4777572	123450	36828	160277
208	4654122	124401	35876	160277
209	4529721	125360	34917	160277
210	4404360	126327	33951	160277
211	4278033	127300	32977	160277
212	4150733	128282	31996	160277
213	4022451	129271	31007	160277
214	3893181	130267	30010	160277
215	3762913	131271	29006	160277
216	3631642	132283	27994	160277
217	3499359	133303	26975	160277

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
218	3366056	134330	25947	160277
219	3231726	135366	24912	160277
220	3096360	136409	23868	160277
221	2959951	137461	22817	160277
222	2822490	138520	21757	160277
223	2683970	139588	20689	160277
224	2544382	140664	19613	160277
225	2403718	141748	18529	160277
226	2261970	142841	17437	160277
227	2119129	143942	16335	160277
228	1975187	145052	15226	160277
229	1830135	146170	14108	160277
230	1683965	147296	12981	160277
231	1536669	148432	11846	160277
232	1388237	149576	10701	160277
233	1238661	150729	9549	160277
234	1087932	151891	8387	160277
235	936041	153062	7216	160277
236	782979	154242	6036	160277
237	628738	155430	4847	160277
238	473307	156629	3649	160277
239	316679	157836	2442	160277
240	158843	158843	1225	160068

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)	17500000
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 160277
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)	9.25 % 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)	20966392
6	Fee/Charges payable (in Rupees)	125375
A.	Payable to the RE (SI No.8A of the KFS)	125375
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)	17374625
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	38466392
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.35 %

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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 I

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 Raj Singh will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9619006839.

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

Thanking you,
Yours sincerely

Name: YOGESH BABAN SONAVANE

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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