

Unique Reference Number – 77000338081

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 19/08/2026

Letter Generation Date: 19/08/2026

Customer Name: ANIL KAUTIK PATIL, YASH ANIL PATIL

Communication Address:, R 5/7 Tornagad Nagar, Add 13 Scheme N2 Cidco, Aurangabad (MH), Aurangabad, AURANGABAD, MAHARASHTRA, IN, 431001

Phone: +91-9922999698

Email ID: mahalaxmielectrical2009@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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Bandra-Kurla Complex
Mumbai 400 051, India.

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

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.	77000338081	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		2000000 (Rs. Twenty 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		24798		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					13.95 % 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 %	(-)4.95 %	13.95 %p.a	Once in 6 months or as and when required	As and when required	25162	262
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.				13.95 % 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	77000338081 App Number to be linked with 77000338082, App Number
15	Auto Loan (Personal) availed on 28/01/2022 for Rs. 890000 - Balance Tenure proof to be documented
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Consumer Loan availed on 23/10/2025 for Rs. 999 - Balance Tenure proof to be documented
18	Customer verification to be positive
19	Declaration of communication address in case Non OVD document taken for address proof to be documented
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	Repayment of the loan to be made through ICICI BANK LIMITED 110505004187- ANIL
25	Short Term Personal Loan availed on 23/12/2025 for Rs. 11800 - Balance Tenure proof to be documented
26	Short Term Personal Loan availed on 23/12/2025 for Rs. 47200 - Balance Tenure proof to be documented
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	2000000	1548	23250	24798
2	1998452	1566	23232	24798
3	1996886	1584	23214	24798
4	1995302	1603	23196	24798
5	1993699	1621	23177	24798
6	1992078	1640	23158	24798
7	1990438	1659	23139	24798
8	1988779	1678	23120	24798
9	1987100	1698	23101	24798
10	1985402	1718	23081	24798
11	1983685	1738	23061	24798
12	1981947	1758	23041	24798
13	1980189	1778	23020	24798
14	1978411	1799	23000	24798
15	1976612	1820	22979	24798
16	1974792	1841	22957	24798

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17	1972951	1862	22936	24798
18	1971088	1884	22914	24798
19	1969204	1906	22892	24798
20	1967298	1928	22870	24798
21	1965370	1951	22848	24798
22	1963420	1973	22825	24798
23	1961446	1996	22802	24798
24	1959450	2019	22779	24798
25	1957431	2043	22756	24798
26	1955388	2067	22732	24798
27	1953321	2091	22708	24798
28	1951231	2115	22684	24798
29	1949116	2140	22659	24798
30	1946976	2164	22634	24798
31	1944812	2190	22609	24798
32	1942622	2215	22583	24798
33	1940407	2241	22558	24798
34	1938166	2267	22532	24798
35	1935900	2293	22505	24798
36	1933606	2320	22479	24798
37	1931287	2347	22452	24798
38	1928940	2374	22424	24798
39	1926566	2402	22397	24798
40	1924164	2430	22369	24798
41	1921734	2458	22341	24798
42	1919277	2486	22312	24798
43	1916790	2515	22283	24798
44	1914275	2545	22254	24798
45	1911730	2574	22224	24798
46	1909156	2604	22194	24798
47	1906552	2634	22164	24798
48	1903918	2665	22134	24798
49	1901253	2696	22103	24798
50	1898557	2727	22071	24798
51	1895830	2759	22040	24798
52	1893071	2791	22007	24798
53	1890280	2824	21975	24798
54	1887456	2856	21942	24798
55	1884600	2890	21909	24798
56	1881710	2923	21875	24798
57	1878787	2957	21841	24798

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58	1875830	2991	21807	24798
59	1872839	3026	21772	24798
60	1869812	3061	21737	24798
61	1866751	3097	21701	24798
62	1863654	3133	21665	24798
63	1860521	3169	21629	24798
64	1857351	3206	21592	24798
65	1854145	3244	21555	24798
66	1850902	3281	21517	24798
67	1847620	3319	21479	24798
68	1844301	3358	21440	24798
69	1840943	3397	21401	24798
70	1837546	3437	21362	24798
71	1834109	3476	21322	24798
72	1830633	3517	21282	24798
73	1827116	3558	21241	24798
74	1823558	3599	21199	24798
75	1819959	3641	21158	24798
76	1816318	3683	21115	24798
77	1812635	3726	21072	24798
78	1808909	3769	21029	24798
79	1805139	3813	20985	24798
80	1801326	3858	20941	24798
81	1797468	3902	20896	24798
82	1793566	3948	20851	24798
83	1789618	3994	20805	24798
84	1785624	4040	20758	24798
85	1781584	4087	20711	24798
86	1777497	4135	20664	24798
87	1773363	4183	20616	24798
88	1769180	4231	20567	24798
89	1764949	4280	20518	24798
90	1760668	4330	20468	24798
91	1756338	4381	20418	24798
92	1751957	4432	20367	24798
93	1747526	4483	20315	24798
94	1743043	4535	20263	24798
95	1738508	4588	20211	24798
96	1733920	4641	20157	24798
97	1729279	4695	20103	24798

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98	1724584	4750	20049	24798
99	1719834	4805	19994	24798
100	1715029	4861	19938	24798
101	1710168	4917	19881	24798
102	1705251	4974	19824	24798
103	1700276	5032	19766	24798
104	1695244	5091	19708	24798
105	1690153	5150	19649	24798
106	1685003	5210	19589	24798
107	1679794	5270	19528	24798
108	1674523	5332	19467	24798
109	1669191	5394	19405	24798
110	1663798	5456	19342	24798
111	1658341	5520	19279	24798
112	1652822	5584	19215	24798
113	1647238	5649	19150	24798
114	1641589	5715	19084	24798
115	1635874	5781	19018	24798
116	1630093	5848	18950	24798
117	1624245	5916	18882	24798
118	1618329	5985	18814	24798
119	1612344	6055	18744	24798
120	1606290	6125	18674	24798
121	1600165	6196	18602	24798
122	1593969	6268	18530	24798
123	1587701	6341	18458	24798
124	1581360	6415	18384	24798
125	1574945	6489	18309	24798
126	1568456	6565	18234	24798
127	1561891	6641	18157	24798
128	1555250	6718	18080	24798
129	1548532	6796	18002	24798
130	1541735	6875	17923	24798
131	1534860	6955	17843	24798
132	1527905	7036	17762	24798
133	1520869	7118	17681	24798
134	1513751	7201	17598	24798
135	1506550	7284	17514	24798
136	1499266	7369	17429	24798
137	1491897	7455	17344	24798

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138	1484442	7541	17257	24798
139	1476901	7629	17169	24798
140	1469272	7718	17081	24798
141	1461554	7807	16991	24798
142	1453746	7898	16900	24798
143	1445848	7990	16808	24798
144	1437858	8083	16716	24798
145	1429775	8177	16622	24798
146	1421598	8272	16527	24798
147	1413327	8368	16430	24798
148	1404958	8465	16333	24798
149	1396493	8564	16235	24798
150	1387929	8663	16135	24798
151	1379266	8764	16034	24798
152	1370502	8866	15933	24798
153	1361636	8969	15830	24798
154	1352667	9073	15725	24798
155	1343594	9179	15620	24798
156	1334415	9285	15513	24798
157	1325130	9393	15405	24798
158	1315736	9503	15296	24798
159	1306234	9613	15185	24798
160	1296621	9725	15074	24798
161	1286896	9838	14961	24798
162	1277058	9952	14846	24798
163	1267106	10068	14731	24798
164	1257038	10185	14614	24798
165	1246853	10303	14495	24798
166	1236550	10423	14375	24798
167	1226127	10544	14254	24798
168	1215582	10667	14132	24798
169	1204916	10791	14008	24798
170	1194125	10916	13882	24798
171	1183208	11043	13755	24798
172	1172165	11172	13627	24798
173	1160994	11301	13497	24798
174	1149692	11433	13366	24798
175	1138259	11566	13233	24798
176	1126694	11700	13098	24798
177	1114993	11836	12962	24798

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178	1103157	11974	12825	24798
179	1091183	12113	12686	24798
180	1079070	12254	12545	24798
181	1066817	12396	12402	24798
182	1054420	12540	12258	24798
183	1041880	12686	12112	24798
184	1029194	12834	11965	24798
185	1016360	12983	11816	24798
186	1003377	13134	11665	24798
187	990244	13286	11512	24798
188	976957	13441	11358	24798
189	963516	13597	11201	24798
190	949919	13755	11043	24798
191	936164	13915	10883	24798
192	922249	14077	10722	24798
193	908172	14241	10558	24798
194	893932	14406	10392	24798
195	879526	14574	10225	24798
196	864952	14743	10056	24798
197	850209	14914	9884	24798
198	835295	15088	9711	24798
199	820207	15263	9535	24798
200	804944	15441	9358	24798
201	789504	15620	9178	24798
202	773883	15802	8997	24798
203	758082	15985	8813	24798
204	742097	16171	8627	24798
205	725925	16359	8439	24798
206	709566	16549	8249	24798
207	693017	16742	8057	24798
208	676275	16936	7862	24798
209	659339	17133	7665	24798
210	642206	17332	7466	24798
211	624874	17534	7265	24798
212	607340	17738	7061	24798
213	589602	17944	6855	24798
214	571658	18152	6646	24798
215	553506	18364	6435	24798
216	535142	18577	6222	24798
217	516565	18793	6006	24798

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218	497772	19011	5787	24798
219	478761	19232	5566	24798
220	459528	19456	5343	24798
221	440072	19682	5116	24798
222	420390	19911	4888	24798
223	400479	20142	4656	24798
224	380337	20377	4422	24798
225	359960	20613	4185	24798
226	339347	20853	3945	24798
227	318494	21096	3703	24798
228	297398	21341	3458	24798
229	276058	21589	3210	24798
230	254469	21840	2959	24798
231	232629	22094	2705	24798
232	210535	22351	2448	24798
233	188185	22610	2188	24798
234	165574	22873	1925	24798
235	142701	23139	1659	24798
236	119562	23408	1390	24798
237	96154	23680	1118	24798
238	72474	23955	843	24798
239	48518	24234	565	24798
240	24284	24284	283	24567

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)	2000000
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 24798
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)	13.95 % 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)	3951403
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)	2000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5951403
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	13.95 %

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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 Sudarshan Jige will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9545179942.

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

Thanking you,
Yours sincerely

Name: Syed Quadri
Designation: REASSINMAKER
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.