

Unique Reference Number – 77000347289

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 19/09/2026

Letter Generation Date: 19/09/2026

Customer Name: SAGAR MADHUKAR JAGDALE, KAVITA SAGAR JAGDALE

Communication Address:, Gat No. 86, Plot No. 27/29, Kedarnath Guru Nirman Society Near Shriram Mandir Dadawadi, Jalgaon, Jalgaon, JALGAON, MAHARASHTRA, IN, 425001

Phone: +91-9923463942

Email ID: sagarjagdale6936@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 372013 - Vitthal Rohidas Pawar)

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.	77000347289	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)		300 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		300		21808		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					12.50 % 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 %	(-)6.40 %	12.50 %p.a	Once in 6 months or as and when required	As and when required	22182	347
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.					12.50 % 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	77000347289 App Number to be linked with 77000347290, App Number
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	Legal Heir NOC to be provided(If applicable)
19	Loan on Credit Card availed on 03/02/2026 for Rs. 128000 - Closure proof to be documented
20	MOE to be executed in favor of ICICI HFC
21	NOI to be executed by the customer
22	OSV to be documented prior to disbursement
23	Repayment of the loan to be made through AXIS BANK 922010054638815- SAGAR
24	Technical and Legal report to be positive

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2000000	975	20834	21808
2	1999025	985	20824	21808
3	1998041	995	20813	21808
4	1997045	1005	20803	21808
5	1996040	1016	20793	21808
6	1995024	1027	20782	21808
7	1993998	1037	20771	21808
8	1992960	1048	20760	21808
9	1991912	1059	20750	21808
10	1990853	1070	20739	21808
11	1989784	1081	20727	21808
12	1988702	1092	20716	21808
13	1987610	1104	20705	21808
14	1986506	1115	20693	21808
15	1985391	1127	20682	21808
16	1984264	1139	20670	21808
17	1983126	1150	20658	21808
18	1981975	1162	20646	21808
19	1980813	1175	20634	21808

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20	1979638	1187	20622	21808
21	1978452	1199	20609	21808
22	1977252	1212	20597	21808
23	1976041	1224	20584	21808
24	1974817	1237	20572	21808
25	1973580	1250	20559	21808
26	1972330	1263	20546	21808
27	1971067	1276	20532	21808
28	1969791	1289	20519	21808
29	1968501	1303	20506	21808
30	1967199	1316	20492	21808
31	1965882	1330	20478	21808
32	1964552	1344	20465	21808
33	1963208	1358	20451	21808
34	1961850	1372	20436	21808
35	1960478	1386	20422	21808
36	1959092	1401	20408	21808
37	1957691	1415	20393	21808
38	1956276	1430	20378	21808
39	1954846	1445	20363	21808
40	1953401	1460	20348	21808
41	1951941	1475	20333	21808
42	1950465	1491	20318	21808
43	1948975	1506	20302	21808
44	1947468	1522	20287	21808
45	1945947	1538	20271	21808
46	1944409	1554	20255	21808
47	1942855	1570	20239	21808
48	1941285	1586	20222	21808
49	1939699	1603	20206	21808
50	1938096	1620	20189	21808
51	1936477	1636	20172	21808
52	1934840	1653	20155	21808
53	1933187	1671	20138	21808
54	1931516	1688	20120	21808
55	1929828	1706	20103	21808
56	1928123	1723	20085	21808
57	1926399	1741	20067	21808
58	1924658	1759	20049	21808
59	1922898	1778	20031	21808
60	1921120	1796	20012	21808

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61	1919324	1815	19993	21808
62	1917509	1834	19975	21808
63	1915675	1853	19955	21808
64	1913822	1872	19936	21808
65	1911950	1892	19917	21808
66	1910058	1912	19897	21808
67	1908146	1931	19877	21808
68	1906215	1952	19857	21808
69	1904263	1972	19837	21808
70	1902291	1992	19816	21808
71	1900299	2013	19795	21808
72	1898286	2034	19774	21808
73	1896251	2055	19753	21808
74	1894196	2077	19732	21808
75	1892119	2098	19710	21808
76	1890021	2120	19688	21808
77	1887901	2142	19666	21808
78	1885758	2165	19644	21808
79	1883594	2187	19621	21808
80	1881406	2210	19598	21808
81	1879196	2233	19575	21808
82	1876963	2256	19552	21808
83	1874707	2280	19529	21808
84	1872427	2304	19505	21808
85	1870124	2328	19481	21808
86	1867796	2352	19457	21808
87	1865444	2376	19432	21808
88	1863068	2401	19407	21808
89	1860667	2426	19382	21808
90	1858241	2451	19357	21808
91	1855790	2477	19332	21808
92	1853313	2503	19306	21808
93	1850810	2529	19280	21808
94	1848281	2555	19253	21808
95	1845726	2582	19227	21808
96	1843145	2609	19200	21808
97	1840536	2636	19173	21808
98	1837900	2663	19145	21808
99	1835237	2691	19118	21808
100	1832546	2719	19090	21808

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101	1829827	2747	19061	21808
102	1827080	2776	19033	21808
103	1824304	2805	19004	21808
104	1821499	2834	18974	21808
105	1818665	2864	18945	21808
106	1815801	2893	18915	21808
107	1812908	2924	18885	21808
108	1809984	2954	18855	21808
109	1807030	2985	18824	21808
110	1804046	3016	18793	21808
111	1801030	3047	18761	21808
112	1797983	3079	18729	21808
113	1794904	3111	18697	21808
114	1791792	3143	18665	21808
115	1788649	3176	18632	21808
116	1785473	3209	18599	21808
117	1782263	3243	18566	21808
118	1779021	3277	18532	21808
119	1775744	3311	18498	21808
120	1772433	3345	18463	21808
121	1769088	3380	18428	21808
122	1765708	3415	18393	21808
123	1762293	3451	18358	21808
124	1758842	3487	18322	21808
125	1755356	3523	18285	21808
126	1751833	3560	18249	21808
127	1748273	3597	18212	21808
128	1744676	3634	18174	21808
129	1741042	3672	18136	21808
130	1737370	3710	18098	21808
131	1733659	3749	18059	21808
132	1729910	3788	18020	21808
133	1726122	3828	17981	21808
134	1722294	3867	17941	21808
135	1718427	3908	17901	21808
136	1714519	3948	17860	21808
137	1710571	3990	17819	21808
138	1706581	4031	17777	21808
139	1702550	4073	17735	21808
140	1698477	4116	17693	21808

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141	1694362	4158	17650	21808
142	1690203	4202	17607	21808
143	1686001	4245	17563	21808
144	1681756	4290	17519	21808
145	1677466	4334	17474	21808
146	1673132	4380	17429	21808
147	1668752	4425	17383	21808
148	1664327	4471	17337	21808
149	1659856	4518	17291	21808
150	1655338	4565	17244	21808
151	1650773	4612	17196	21808
152	1646161	4660	17148	21808
153	1641500	4709	17099	21808
154	1636791	4758	17050	21808
155	1632033	4808	17001	21808
156	1627225	4858	16951	21808
157	1622368	4908	16900	21808
158	1617459	4959	16849	21808
159	1612500	5011	16797	21808
160	1607489	5063	16745	21808
161	1602425	5116	16692	21808
162	1597309	5169	16639	21808
163	1592140	5223	16585	21808
164	1586917	5278	16531	21808
165	1581639	5333	16476	21808
166	1576307	5388	16420	21808
167	1570918	5444	16364	21808
168	1565474	5501	16308	21808
169	1559973	5558	16250	21808
170	1554415	5616	16192	21808
171	1548799	5675	16134	21808
172	1543124	5734	16075	21808
173	1537390	5794	16015	21808
174	1531597	5854	15955	21808
175	1525743	5915	15894	21808
176	1519828	5976	15832	21808
177	1513852	6039	15770	21808
178	1507813	6102	15707	21808
179	1501711	6165	15643	21808
180	1495546	6229	15579	21808

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181	1489317	6294	15514	21808
182	1483022	6360	15449	21808
183	1476663	6426	15382	21808
184	1470237	6493	15315	21808
185	1463743	6561	15248	21808
186	1457183	6629	15179	21808
187	1450554	6698	15110	21808
188	1443856	6768	15041	21808
189	1437088	6838	14970	21808
190	1430250	6910	14899	21808
191	1423340	6982	14827	21808
192	1416358	7054	14754	21808
193	1409304	7128	14681	21808
194	1402176	7202	14606	21808
195	1394974	7277	14531	21808
196	1387697	7353	14456	21808
197	1380345	7429	14379	21808
198	1372915	7507	14302	21808
199	1365408	7585	14223	21808
200	1357823	7664	14144	21808
201	1350159	7744	14065	21808
202	1342416	7825	13984	21808
203	1334591	7906	13902	21808
204	1326685	7988	13820	21808
205	1318697	8072	13737	21808
206	1310625	8156	13653	21808
207	1302469	8241	13568	21808
208	1294229	8326	13482	21808
209	1285902	8413	13395	21808
210	1277489	8501	13308	21808
211	1268988	8589	13219	21808
212	1260399	8679	13130	21808
213	1251720	8769	13039	21808
214	1242951	8861	12948	21808
215	1234090	8953	12856	21808
216	1225137	9046	12762	21808
217	1216091	9140	12668	21808
218	1206951	9236	12573	21808
219	1197715	9332	12477	21808
220	1188383	9429	12379	21808

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221	1178954	9527	12281	21808
222	1169427	9626	12182	21808
223	1159801	9727	12082	21808
224	1150074	9828	11980	21808
225	1140246	9930	11878	21808
226	1130316	10034	11775	21808
227	1120282	10138	11670	21808
228	1110143	10244	11564	21808
229	1099899	10351	11458	21808
230	1089549	10459	11350	21808
231	1079090	10567	11241	21808
232	1068523	10678	11131	21808
233	1057845	10789	11020	21808
234	1047056	10901	10907	21808
235	1036155	11015	10794	21808
236	1025140	11129	10679	21808
237	1014011	11245	10563	21808
238	1002765	11363	10446	21808
239	991403	11481	10328	21808
240	979922	11600	10208	21808
241	968322	11721	10087	21808
242	956600	11843	9965	21808
243	944757	11967	9842	21808
244	932790	12091	9717	21808
245	920699	12217	9591	21808
246	908481	12345	9464	21808
247	896137	12473	9335	21808
248	883663	12603	9205	21808
249	871060	12734	9074	21808
250	858326	12867	8941	21808
251	845459	13001	8807	21808
252	832457	13137	8672	21808
253	819321	13273	8535	21808
254	806047	13412	8397	21808
255	792636	13551	8257	21808
256	779084	13693	8116	21808
257	765392	13835	7973	21808
258	751557	13979	7829	21808
259	737577	14125	7684	21808
260	723453	14272	7536	21808

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
261	709181	14421	7388	21808
262	694760	14571	7238	21808
263	680189	14723	7086	21808
264	665466	14876	6932	21808
265	650590	15031	6777	21808
266	635559	15188	6621	21808
267	620372	15346	6463	21808
268	605026	15506	6303	21808
269	589520	15667	6141	21808
270	573853	15830	5978	21808
271	558023	15995	5813	21808
272	542027	16162	5647	21808
273	525865	16330	5478	21808
274	509535	16500	5308	21808
275	493035	16672	5136	21808
276	476363	16846	4963	21808
277	459517	17021	4787	21808
278	442495	17199	4610	21808
279	425297	17378	4431	21808
280	407919	17559	4250	21808
281	390360	17742	4067	21808
282	372618	17927	3882	21808
283	354692	18113	3695	21808
284	336578	18302	3507	21808
285	318276	18493	3316	21808
286	299784	18685	3123	21808
287	281099	18880	2929	21808
288	262219	19077	2732	21808
289	243142	19275	2533	21808
290	223867	19476	2332	21808
291	204391	19679	2130	21808
292	184712	19884	1925	21808
293	164828	20091	1717	21808
294	144737	20300	1508	21808
295	124437	20512	1297	21808
296	103925	20725	1083	21808
297	83199	20941	867	21808
298	62258	21159	649	21808
299	41099	21380	429	21808
300	19719	19719	206	19925

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)	300

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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 21808
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)	12.50 % 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)	4540658
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)	6540658
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	12.50 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

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ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

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

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

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

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

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

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

Additional Terms and Conditions applicable for Adjustable Interest Rate:

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

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

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PART 2

ADDITIONAL TERMS AND CONDITIONS

A. DISBURSAL SCHEDULE

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

B. Equated Monthly Installments

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

C. Engagement of Recovery Agents

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

D. Assignment

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

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

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

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

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Yogesh Rathod will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9834057704.

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

Thanking you,
Yours sincerely

Name: Rachana Agiwal

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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