

Unique Reference Number – 77000335818

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 17/09/2026

Letter Generation Date: 26/09/2026

Customer Name: BASANT GAWANDE, Amit Rameshji Gawande, RAHUL RAMESHJI GAWANDE

Communication Address:, Building B 101 The Superitenden Of Police, Uppalwadi, Nagpur City, NAGPUR, MAHARASHTRA, IN, 440026

Phone: +91-8329127702

Email ID: avinashgawande11@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 368746 - BRANCH 5757)

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

ICICI Home Finance Company Limited

Registered Office:
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Bandra-Kurla Complex
Mumbai 400 051, India.

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

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.	77000335818	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		3000000 (Rs. Thirty 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		29751		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.40 % 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 %	(-)8.50 %	10.40 %p.a	Once in 6 months or as and when required	As and when required	30255
								255
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.					10.40 % 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	77000335818 App Number to be linked with 77000335819, App Number
15	Aug-26 salary slip of Mr Amit To be documented
16	Co Applicant Latest Salary Slip to be Documented
17	Co Applicant PF Statement to be Documented
18	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
19	Credit Card availed on 05/08/2022 for Rs. 35214 - Balance Tenure proof to be documented
20	Credit Card availed on 07/03/2023 for Rs. 64885 - Balance Tenure proof to be documented
21	Credit Card availed on 11/02/2026 for Rs. 39979 - Balance Tenure proof to be documented
22	Credit Card availed on 12/05/2023 for Rs. 157532 - Balance Tenure proof to be documented
23	Credit Visit at Applicant third Contractor
24	Credit Visit at Co Applicant Contractor Premise
25	Customer verification to be positive
26	Declaration of communication address in case Non OVD document taken for address proof to be documented
27	Gold Loan availed on 06/02/2026 for Rs. 300000 - Closure proof to be documented
28	Legal Heir NOC to be provided(if applicable)
29	MOE to be executed in favor of ICICI HFC
30	NOI to be executed by the customer
31	Old relieving letter or Mr Amit to be documented
32	OSV to be documented prior to disbursement
33	Property should be in the name of all three brothers
34	Repayment of the loan to be made through UNION BANK OF INDIA 349202010517505- BASANT or STATE BANK OF INDIA 31286362770- RAHUL
35	Technical and Legal report to be positive
36	Tractor Loan availed on 28/10/2025 for Rs. 504555 - Closure proof to be documented

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	3000000	3751	26000	29751
2	2996249	3784	25968	29751
3	2992465	3816	25935	29751
4	2988649	3849	25902	29751
5	2984800	3883	25869	29751
6	2980917	3916	25835	29751
7	2977001	3950	25801	29751

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8	2973050	3985	25767	29751
9	2969066	4019	25732	29751
10	2965047	4054	25698	29751
11	2960993	4089	25662	29751
12	2956904	4125	25627	29751
13	2952779	4160	25591	29751
14	2948619	4196	25555	29751
15	2944423	4233	25519	29751
16	2940190	4269	25482	29751
17	2935921	4306	25445	29751
18	2931614	4344	25408	29751
19	2927271	4381	25370	29751
20	2922889	4419	25332	29751
21	2918470	4458	25294	29751
22	2914012	4496	25255	29751
23	2909516	4535	25216	29751
24	2904981	4575	25177	29751
25	2900406	4614	25137	29751
26	2895792	4654	25097	29751
27	2891138	4694	25057	29751
28	2886444	4735	25016	29751
29	2881709	4776	24975	29751
30	2876932	4818	24934	29751
31	2872115	4859	24892	29751
32	2867255	4901	24850	29751
33	2862354	4944	24808	29751
34	2857410	4987	24765	29751
35	2852423	5030	24721	29751
36	2847393	5074	24678	29751
37	2842320	5118	24634	29751
38	2837202	5162	24590	29751
39	2832040	5207	24545	29751
40	2826834	5252	24500	29751
41	2821582	5297	24454	29751
42	2816285	5343	24408	29751
43	2810941	5390	24362	29751
44	2805552	5436	24315	29751
45	2800116	5483	24268	29751
46	2794632	5531	24221	29751
47	2789101	5579	24173	29751

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48	2783523	5627	24124	29751
49	2777895	5676	24076	29751
50	2772220	5725	24026	29751
51	2766494	5775	23977	29751
52	2760720	5825	23927	29751
53	2754895	5875	23876	29751
54	2749020	5926	23825	29751
55	2743094	5978	23774	29751
56	2737116	6029	23722	29751
57	2731087	6082	23670	29751
58	2725005	6134	23617	29751
59	2718871	6187	23564	29751
60	2712683	6241	23510	29751
61	2706442	6295	23456	29751
62	2700147	6350	23402	29751
63	2693797	6405	23347	29751
64	2687393	6460	23291	29751
65	2680932	6516	23235	29751
66	2674416	6573	23179	29751
67	2667843	6630	23122	29751
68	2661214	6687	23064	29751
69	2654527	6745	23006	29751
70	2647782	6804	22948	29751
71	2640978	6863	22889	29751
72	2634115	6922	22829	29751
73	2627193	6982	22770	29751
74	2620211	7043	22709	29751
75	2613169	7104	22648	29751
76	2606065	7165	22586	29751
77	2598900	7227	22524	29751
78	2591673	7290	22462	29751
79	2584383	7353	22398	29751
80	2577030	7417	22335	29751
81	2569614	7481	22270	29751
82	2562133	7546	22206	29751
83	2554587	7611	22140	29751
84	2546975	7677	22074	29751
85	2539298	7744	22008	29751
86	2531554	7811	21941	29751
87	2523744	7879	21873	29751

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88	2515865	7947	21805	29751
89	2507918	8016	21736	29751
90	2499903	8085	21666	29751
91	2491817	8155	21596	29751
92	2483662	8226	21526	29751
93	2475436	8297	21454	29751
94	2467139	8369	21382	29751
95	2458770	8442	21310	29751
96	2450328	8515	21237	29751
97	2441813	8589	21163	29751
98	2433225	8663	21088	29751
99	2424562	8738	21013	29751
100	2415824	8814	20938	29751
101	2407010	8890	20861	29751
102	2398119	8967	20784	29751
103	2389152	9045	20706	29751
104	2380107	9123	20628	29751
105	2370984	9202	20549	29751
106	2361781	9282	20469	29751
107	2352499	9363	20389	29751
108	2343136	9444	20308	29751
109	2333692	9526	20226	29751
110	2324167	9608	20143	29751
111	2314559	9691	20060	29751
112	2304867	9775	19976	29751
113	2295092	9860	19891	29751
114	2285231	9946	19806	29751
115	2275286	10032	19720	29751
116	2265254	10119	19633	29751
117	2255135	10207	19545	29751
118	2244929	10295	19457	29751
119	2234634	10384	19367	29751
120	2224249	10474	19277	29751
121	2213775	10565	19187	29751
122	2203210	10657	19095	29751
123	2192554	10749	19003	29751
124	2181805	10842	18909	29751
125	2170963	10936	18816	29751
126	2160027	11031	18721	29751
127	2148996	11126	18625	29751

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128	2137870	11223	18529	29751
129	2126647	11320	18431	29751
130	2115327	11418	18333	29751
131	2103909	11517	18234	29751
132	2092392	11617	18135	29751
133	2080775	11718	18034	29751
134	2069057	11819	17932	29751
135	2057238	11922	17830	29751
136	2045316	12025	17727	29751
137	2033291	12129	17622	29751
138	2021162	12234	17517	29751
139	2008928	12340	17411	29751
140	1996588	12447	17304	29751
141	1984140	12555	17196	29751
142	1971585	12664	17088	29751
143	1958921	12774	16978	29751
144	1946148	12884	16867	29751
145	1933263	12996	16755	29751
146	1920267	13109	16643	29751
147	1907159	13222	16529	29751
148	1893936	13337	16415	29751
149	1880599	13452	16299	29751
150	1867147	13569	16182	29751
151	1853578	13687	16065	29751
152	1839891	13805	15946	29751
153	1826086	13925	15827	29751
154	1812161	14046	15706	29751
155	1798115	14167	15584	29751
156	1783948	14290	15461	29751
157	1769658	14414	15338	29751
158	1755244	14539	15213	29751
159	1740705	14665	15087	29751
160	1726040	14792	14960	29751
161	1711248	14920	14831	29751
162	1696328	15049	14702	29751
163	1681279	15180	14572	29751
164	1666099	15311	14440	29751
165	1650787	15444	14307	29751
166	1635343	15578	14173	29751
167	1619765	15713	14038	29751

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168	1604052	15849	13902	29751
169	1588203	15987	13765	29751
170	1572216	16125	13626	29751
171	1556091	16265	13487	29751
172	1539826	16406	13346	29751
173	1523420	16548	13203	29751
174	1506872	16691	13060	29751
175	1490181	16836	12915	29751
176	1473345	16982	12769	29751
177	1456363	17129	12622	29751
178	1439234	17278	12474	29751
179	1421956	17427	12324	29751
180	1404529	17578	12173	29751
181	1386950	17731	12021	29751
182	1369219	17884	11867	29751
183	1351335	18039	11712	29751
184	1333296	18196	11556	29751
185	1315100	18353	11398	29751
186	1296746	18513	11239	29751
187	1278234	18673	11079	29751
188	1259561	18835	10917	29751
189	1240726	18998	10753	29751
190	1221728	19163	10589	29751
191	1202565	19329	10423	29751
192	1183236	19496	10255	29751
193	1163740	19665	10086	29751
194	1144075	19836	9916	29751
195	1124239	20008	9744	29751
196	1104232	20181	9571	29751
197	1084051	20356	9396	29751
198	1063695	20532	9219	29751
199	1043162	20710	9041	29751
200	1022452	20890	8862	29751
201	1001562	21071	8681	29751
202	980492	21253	8498	29751
203	959238	21438	8314	29751
204	937801	21623	8128	29751
205	916177	21811	7941	29751
206	894366	22000	7752	29751
207	872367	22190	7561	29751

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208	850176	22383	7369	29751
209	827793	22577	7175	29751
210	805217	22772	6979	29751
211	782444	22970	6782	29751
212	759474	23169	6583	29751
213	736305	23370	6382	29751
214	712936	23572	6179	29751
215	689364	23777	5975	29751
216	665587	23983	5769	29751
217	641604	24190	5561	29751
218	617414	24400	5351	29751
219	593014	24612	5140	29751
220	568402	24825	4927	29751
221	543578	25040	4712	29751
222	518538	25257	4494	29751
223	493281	25476	4276	29751
224	467805	25697	4055	29751
225	442108	25919	3832	29751
226	416189	26144	3607	29751
227	390044	26371	3381	29751
228	363674	26599	3152	29751
229	337075	26830	2922	29751
230	310245	27062	2689	29751
231	283183	27297	2455	29751
232	255886	27533	2218	29751
233	228353	27772	1980	29751
234	200581	28013	1739	29751
235	172568	28255	1496	29751
236	144313	28500	1251	29751
237	115812	28747	1004	29751
238	87065	28996	755	29751
239	58069	29248	504	29751
240	28821	28821	250	29071

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)	3000000
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 29751
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

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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)	10.40 % 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)	4139675
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)	3000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	7139675
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.40 %
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 Pranay Jambhulkar will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9922388191.

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

Thanking you,
Yours sincerely

Name: Tarun Agrawal

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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