

Unique Reference Number – 77000351965

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 26/09/2026

Letter Generation Date: 26/09/2026

Customer Name: SHEIKH SHAFIK ABDUL RASHID, AAMENA MEHARIN SHEIKH SHAFIK

Communication Address:, S/O ABDUL RASHID GAZI PLOT AKOT, PO AKOT DIST AKOLA, Akot, Akola, AKOLA, MAHARASHTRA, IN, 444101

Phone: +91-9850652521

Email ID: skshafy@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 178074 - BRANCH-1863)

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

HF-38-VER-14-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000351965	Type of Loan and Purpose/End use of loan		Home Loan and Others			
2	Sanctioned Loan amount (in Rupees)		3208618 (Rs. Thirty-Two Lakhs Eight Thousand Six Hundred and Eighteen 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		37136		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					12.80 % p.a. Floating		
7	Additional Information in case of Floating rate of interest							
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
						B	S	EPI (₹) (Keeping tenure constant)
								No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)6.10 %	12.80 %p.a	Once in 6 months or as and when required	As and when required	37706
								260
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		37861		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.				13.00 % 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) *							

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.icicifhc.com
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

(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.

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.icicifhc.com
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

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	77000351965 App Number to be linked with 77000351967, 77000351966, 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	Latest Foreclosure Letter
19	Legal Heir NOC to be provided(If applicable)
20	MOE to be executed in favor of ICICI HFC
21	NOI to be executed by the customer
22	Proposed Loan Closed Of Canar Bank Top Up for Rs 380941/-Our Top Up disbursement Amount. Proposed Loan Closed Of SBI GL For Rs 320600/-Our Top Up disbursement Amount. Proposed Loan Closed Of Axis Bank GL For Rs 104320/-Our Top Up disbursement Amount. Proposed Loan Closed Of SBI-GL For Rs 1041175/-Our Top Up disbursement Amount. Proposed Loan Closed Of SBI-Solar Loan For Rs 236230/-
23	Repayment of the loan to be made through AXIS BANK 914020051794831- SHEIKH SHAFIK or CANARA BANK 0005497101000022-SHEIKH SHAFIK
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	3208618	2911	34226	37136
2	3205707	2942	34195	37136
3	3202765	2973	34163	37136
4	3199792	3005	34132	37136
5	3196787	3037	34100	37136
6	3193750	3069	34067	37136
7	3190681	3102	34034	37136
8	3187579	3135	34001	37136
9	3184444	3169	33968	37136
10	3181275	3202	33934	37136
11	3178073	3237	33900	37136
12	3174836	3271	33865	37136
13	3171565	3306	33831	37136
14	3168259	3341	33795	37136
15	3164918	3377	33760	37136
16	3161541	3413	33724	37136
17	3158128	3449	33687	37136

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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
18	3154679	3486	33650	37136
19	3151193	3523	33613	37136
20	3147670	3561	33576	37136
21	3144109	3599	33538	37136
22	3140510	3637	33499	37136
23	3136873	3676	33460	37136
24	3133197	3715	33421	37136
25	3129481	3755	33382	37136
26	3125727	3795	33342	37136
27	3121932	3835	33301	37136
28	3118096	3876	33260	37136
29	3114220	3918	33219	37136
30	3110302	3959	33177	37136
31	3106343	4002	33135	37136
32	3102341	4044	33092	37136
33	3098297	4088	33049	37136
34	3094209	4131	33005	37136
35	3090078	4175	32961	37136
36	3085903	4220	32917	37136
37	3081683	4265	32872	37136
38	3077419	4310	32826	37136
39	3073109	4356	32780	37136
40	3068752	4403	32734	37136
41	3064350	4450	32687	37136
42	3059900	4497	32639	37136
43	3055403	4545	32591	37136
44	3050858	4594	32543	37136
45	3046264	4643	32494	37136
46	3041622	4692	32444	37136
47	3036930	4742	32394	37136
48	3032188	4793	32344	37136
49	3027395	4844	32293	37136
50	3022551	4895	32241	37136
51	3017656	4948	32189	37136
52	3012708	5000	32136	37136
53	3007708	5054	32083	37136
54	3002654	5108	32029	37136
55	2997546	5162	31974	37136
56	2992384	5217	31919	37136
57	2987167	5273	31864	37136

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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
58	2981894	5329	31807	37136
59	2976565	5386	31751	37136
60	2971179	5443	31693	37136
61	2965736	5501	31635	37136
62	2960234	5560	31576	37136
63	2954674	5619	31517	37136
64	2949054	5679	31457	37136
65	2943375	5740	31396	37136
66	2937635	5801	31335	37136
67	2931834	5863	31273	37136
68	2925971	5926	31211	37136
69	2920045	5989	31148	37136
70	2914056	6053	31084	37136
71	2908003	6117	31019	37136
72	2901886	6183	30954	37136
73	2895704	6249	30888	37136
74	2889455	6315	30821	37136
75	2883140	6383	30754	37136
76	2876757	6451	30686	37136
77	2870307	6519	30617	37136
78	2863787	6589	30548	37136
79	2857198	6659	30477	37136
80	2850539	6730	30406	37136
81	2843809	6802	30334	37136
82	2837007	6875	30262	37136
83	2830132	6948	30189	37136
84	2823184	7022	30114	37136
85	2816162	7097	30040	37136
86	2809066	7173	29964	37136
87	2801893	7249	29887	37136
88	2794644	7326	29810	37136
89	2787317	7405	29732	37136
90	2779913	7484	29653	37136
91	2772429	7563	29573	37136
92	2764866	7644	29492	37136
93	2757222	7726	29411	37136
94	2749496	7808	29328	37136
95	2741688	7891	29245	37136
96	2733797	7976	29161	37136
97	2725821	8061	29076	37136

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
HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
98	2717760	8147	28990	37136
99	2709614	8233	28903	37136
100	2701380	8321	28815	37136
101	2693059	8410	28726	37136
102	2684649	8500	28637	37136
103	2676149	8590	28546	37136
104	2667559	8682	28454	37136
105	2658877	8775	28362	37136
106	2650102	8868	28268	37136
107	2641234	8963	28174	37136
108	2632271	9058	28078	37136
109	2623213	9155	27981	37136
110	2614058	9253	27884	37136
111	2604805	9351	27785	37136
112	2595454	9451	27685	37136
113	2586002	9552	27585	37136
114	2576450	9654	27483	37136
115	2566797	9757	27380	37136
116	2557040	9861	27276	37136
117	2547179	9966	27170	37136
118	2537213	10072	27064	37136
119	2527140	10180	26957	37136
120	2516961	10288	26848	37136
121	2506672	10398	26738	37136
122	2496274	10509	26627	37136
123	2485765	10621	26515	37136
124	2475144	10734	26402	37136
125	2464409	10849	26288	37136
126	2453560	10965	26172	37136
127	2442596	11082	26055	37136
128	2431514	11200	25937	37136
129	2420314	11319	25817	37136
130	2408995	11440	25696	37136
131	2397555	11562	25574	37136
132	2385993	11685	25451	37136
133	2374307	11810	25326	37136
134	2362497	11936	25200	37136
135	2350561	12063	25073	37136
136	2338498	12192	24944	37136
137	2326306	12322	24814	37136

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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
138	2313984	12454	24683	37136
139	2301530	12586	24550	37136
140	2288944	12721	24416	37136
141	2276223	12856	24280	37136
142	2263367	12993	24143	37136
143	2250373	13132	24004	37136
144	2237241	13272	23864	37136
145	2223969	13414	23723	37136
146	2210556	13557	23580	37136
147	2196999	13701	23435	37136
148	2183298	13847	23289	37136
149	2169450	13995	23141	37136
150	2155455	14144	22992	37136
151	2141310	14295	22841	37136
152	2127015	14448	22689	37136
153	2112567	14602	22535	37136
154	2097965	14758	22379	37136
155	2083208	14915	22221	37136
156	2068292	15074	22062	37136
157	2053218	15235	21901	37136
158	2037983	15398	21739	37136
159	2022586	15562	21575	37136
160	2007024	15728	21409	37136
161	1991296	15896	21241	37136
162	1975401	16065	21071	37136
163	1959336	16236	20900	37136
164	1943099	16410	20727	37136
165	1926690	16585	20552	37136
166	1910105	16762	20375	37136
167	1893343	16940	20196	37136
168	1876403	17121	20015	37136
169	1859282	17304	19833	37136
170	1841978	17488	19648	37136
171	1824490	17675	19462	37136
172	1806815	17863	19273	37136
173	1788952	18054	19083	37136
174	1770898	18246	18890	37136
175	1752652	18441	18695	37136
176	1734211	18638	18499	37136
177	1715573	18837	18300	37136

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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
178	1696737	19037	18099	37136
179	1677699	19241	17896	37136
180	1658459	19446	17691	37136
181	1639013	19653	17483	37136
182	1619360	19863	17274	37136
183	1599497	20075	17062	37136
184	1579422	20289	16848	37136
185	1559133	20505	16631	37136
186	1538628	20724	16413	37136
187	1517904	20945	16191	37136
188	1496959	21168	15968	37136
189	1475791	21394	15742	37136
190	1454396	21622	15514	37136
191	1432774	21853	15283	37136
192	1410921	22086	15050	37136
193	1388835	22322	14815	37136
194	1366513	22560	14577	37136
195	1343953	22801	14336	37136
196	1321152	23044	14093	37136
197	1298109	23290	13847	37136
198	1274819	23538	13599	37136
199	1251281	23789	13347	37136
200	1227492	24043	13094	37136
201	1203450	24299	12837	37136
202	1179150	24558	12578	37136
203	1154592	24820	12316	37136
204	1129772	25085	12051	37136
205	1104687	25353	11784	37136
206	1079334	25623	11513	37136
207	1053711	25896	11240	37136
208	1027814	26173	10964	37136
209	1001642	26452	10685	37136
210	975190	26734	10403	37136
211	948456	27019	10117	37136
212	921437	27307	9829	37136
213	894129	27599	9538	37136
214	866531	27893	9243	37136
215	838638	28191	8946	37136
216	810447	28491	8645	37136
217	781956	28795	8341	37136

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

HF-38-VER-14-01072026/KFS

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
218	753161	29102	8034	37136
219	724059	29413	7724	37136
220	694646	29726	7410	37136
221	664919	30044	7093	37136
222	634876	30364	6773	37136
223	604512	30688	6449	37136
224	573824	31015	6121	37136
225	542809	31346	5790	37136
226	511463	31680	5456	37136
227	479782	32018	5118	37136
228	447764	32360	4777	37136
229	415404	32705	4431	37136
230	382699	33054	4083	37136
231	349645	33406	3730	37136
232	316239	33763	3374	37136
233	282476	34123	3014	37136
234	248353	34487	2650	37136
235	213866	34855	2282	37136
236	179011	35227	1910	37136
237	143785	35602	1534	37136
238	108183	35982	1154	37136
239	72201	36366	771	37136
240	35835	35835	383	36218

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)	3208618
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 37136
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)	12.80 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	5703214
6	Fee/Charges payable (in Rupees)	39336
A.	Payable to the RE (SI No.8A of the KFS)	39336
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)	3169282
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	8911832
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	13.00 %

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.icicifhc.com
CIN:- U65922MH1999PLC120106
HF-38-VER-14-01072026/KFS

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

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

HF-38-VER-14-01072026/KFS

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.

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
HF-38-VER-14-01072026/KFS

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

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

HF-38-VER-14-01072026/KFS

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.

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
HF-38-VER-14-01072026/KFS

* 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 Vedant Mangle will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8547532538.

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

Thanking you,
Yours sincerely

Name: Amit 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.