

Unique Reference Number – 77000367212

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 08/10/2026

Letter Generation Date: 08/10/2026

Customer Name: VIJETA SHITAL TIWARI, SHITAL RAMKHILAWAN TIWARI

Communication Address:, Shiv Kripa Plot No 155, Eros Society Opposite Arora Tuition Classes, Mankapur (Nagpur), Nagpur City, NAGPUR, MAHARASHTRA, IN, 440030

Phone: +91-9689914427

Email ID: vijetatiwari2417@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247174 - Andromeda Sales and Distribution Pvt Ltd)

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

ICICI Home Finance Company Limited

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

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

Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000367212	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		4500000 (Rs. Forty-Five Lakhs only)					
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details		(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B					
4	Loan term (year/months/days)		240 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.					
5	Instalment details							
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction	
	EMI		240		44928		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.50 % 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 %	(-)8.40 %	10.50 %p.a	Once in 6 months or as and when required	As and when required	45686
								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.				10.50 % 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	77000367212 App Number to be linked with 77000367213, App Number
15	All layout registry document to be documented
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Construction cost estimate to be documented
18	Consumer Loan availed on 23/10/2025 for Rs. 200000 - Closure proof to be documented
19	Consumer Loan availed on 30/06/2026 for Rs. 79999 - Balance Tenure proof to be documented
20	Credit Card availed on 09/06/2026 for Rs. 138465 - Closure proof to be documented
21	Customer verification to be positive
22	Declaration of communication address in case Non OVD document taken for address proof to be documented
23	Disbursement to be done under construction linked plan
24	Disbursement towards construction to start only after completion of plinth level.
25	Gold Loan availed on 04/10/2025 for Rs. 1070000 - Balance Tenure proof to be documented
26	Legal Heir NOC to be provided (If applicable)
27	MOE to be executed in favor of ICICI HFC
28	NOI to be executed by the customer
29	OSV to be documented prior to disbursement
30	Repayment of the loan to be made through STATE BANK OF INDIA 41269977133- AASRAA REALTORS or PUNJAB NATIONAL BANK 0354000100728222- VIJETA SHITAL TIWARI
31	Self-construction declaration on land loan to be taken as per prescribed format
32	shop rent agreement to be required
33	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	4500000	5553	39375	44928
2	4494447	5602	39327	44928
3	4488845	5651	39278	44928
4	4483195	5700	39228	44928
5	4477495	5750	39179	44928
6	4471745	5800	39128	44928
7	4465945	5851	39078	44928
8	4460094	5902	39026	44928
9	4454191	5954	38975	44928
10	4448238	6006	38923	44928

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11	4442232	6058	38870	44928
12	4436173	6111	38817	44928
13	4430062	6165	38764	44928
14	4423897	6219	38710	44928
15	4417678	6273	38655	44928
16	4411405	6328	38600	44928
17	4405076	6384	38545	44928
18	4398693	6439	38489	44928
19	4392253	6496	38433	44928
20	4385758	6553	38376	44928
21	4379205	6610	38319	44928
22	4372595	6668	38261	44928
23	4365927	6726	38202	44928
24	4359201	6785	38144	44928
25	4352416	6844	38084	44928
26	4345572	6904	38024	44928
27	4338667	6965	37964	44928
28	4331703	7026	37903	44928
29	4324677	7087	37841	44928
30	4317590	7149	37779	44928
31	4310441	7212	37717	44928
32	4303229	7275	37654	44928
33	4295955	7338	37590	44928
34	4288616	7403	37526	44928
35	4281214	7467	37461	44928
36	4273746	7533	37396	44928
37	4266214	7599	37330	44928
38	4258615	7665	37263	44928
39	4250950	7732	37196	44928
40	4243218	7800	37129	44928
41	4235418	7868	37060	44928
42	4227550	7937	36992	44928
43	4219613	8006	36922	44928
44	4211606	8076	36852	44928
45	4203530	8147	36781	44928
46	4195383	8218	36710	44928
47	4187164	8290	36638	44928
48	4178874	8363	36566	44928
49	4170511	8436	36492	44928
50	4162075	8510	36419	44928

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
51	4153565	8584	36344	44928
52	4144981	8659	36269	44928
53	4136322	8735	36193	44928
54	4127586	8812	36117	44928
55	4118775	8889	36040	44928
56	4109886	8967	35962	44928
57	4100920	9045	35884	44928
58	4091875	9124	35804	44928
59	4082751	9204	35725	44928
60	4073547	9284	35644	44928
61	4064262	9366	35563	44928
62	4054896	9448	35481	44928
63	4045449	9530	35398	44928
64	4035918	9614	35315	44928
65	4026305	9698	35231	44928
66	4016607	9783	35146	44928
67	4006824	9868	35060	44928
68	3996956	9955	34974	44928
69	3987001	10042	34887	44928
70	3976960	10130	34799	44928
71	3966830	10218	34710	44928
72	3956612	10308	34621	44928
73	3946304	10398	34531	44928
74	3935906	10489	34440	44928
75	3925417	10581	34348	44928
76	3914837	10673	34255	44928
77	3904164	10767	34162	44928
78	3893397	10861	34068	44928
79	3882536	10956	33973	44928
80	3871580	11052	33877	44928
81	3860529	11148	33780	44928
82	3849380	11246	33683	44928
83	3838135	11344	33584	44928
84	3826790	11444	33485	44928
85	3815347	11544	33385	44928
86	3803803	11645	33284	44928
87	3792158	11747	33182	44928
88	3780412	11849	33079	44928
89	3768562	11953	32975	44928
90	3756609	12058	32871	44928

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91	3744551	12163	32765	44928
92	3732388	12270	32659	44928
93	3720119	12377	32552	44928
94	3707742	12485	32443	44928
95	3695256	12595	32334	44928
96	3682662	12705	32224	44928
97	3669957	12816	32113	44928
98	3657141	12928	32000	44928
99	3644213	13041	31887	44928
100	3631172	13155	31773	44928
101	3618017	13270	31658	44928
102	3604747	13386	31542	44928
103	3591360	13504	31425	44928
104	3577856	13622	31307	44928
105	3564235	13741	31188	44928
106	3550494	13861	31067	44928
107	3536633	13982	30946	44928
108	3522650	14105	30824	44928
109	3508545	14228	30700	44928
110	3494317	14353	30576	44928
111	3479964	14478	30450	44928
112	3465486	14605	30323	44928
113	3450881	14733	30196	44928
114	3436148	14862	30067	44928
115	3421287	14992	29937	44928
116	3406295	15123	29806	44928
117	3391172	15255	29673	44928
118	3375917	15389	29540	44928
119	3360528	15523	29405	44928
120	3345005	15659	29269	44928
121	3329345	15796	29132	44928
122	3313549	15934	28994	44928
123	3297615	16074	28855	44928
124	3281541	16215	28714	44928
125	3265326	16356	28572	44928
126	3248970	16500	28429	44928
127	3232470	16644	28285	44928
128	3215826	16790	28139	44928
129	3199037	16936	27992	44928
130	3182101	17085	27844	44928

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131	3165016	17234	27694	44928
132	3147782	17385	27544	44928
133	3130397	17537	27391	44928
134	3112860	17690	27238	44928
135	3095169	17845	27083	44928
136	3077324	18001	26927	44928
137	3059323	18159	26770	44928
138	3041164	18318	26611	44928
139	3022846	18478	26450	44928
140	3004368	18640	26289	44928
141	2985728	18803	26126	44928
142	2966925	18967	25961	44928
143	2947958	19133	25795	44928
144	2928824	19301	25628	44928
145	2909524	19470	25459	44928
146	2890054	19640	25288	44928
147	2870414	19812	25117	44928
148	2850602	19985	24943	44928
149	2830617	20160	24768	44928
150	2810457	20337	24592	44928
151	2790120	20514	24414	44928
152	2769606	20694	24235	44928
153	2748912	20875	24053	44928
154	2728037	21058	23871	44928
155	2706979	21242	23687	44928
156	2685737	21428	23501	44928
157	2664309	21615	23313	44928
158	2642694	21804	23124	44928
159	2620890	21995	22933	44928
160	2598894	22188	22741	44928
161	2576707	22382	22547	44928
162	2554325	22578	22351	44928
163	2531747	22775	22153	44928
164	2508972	22974	21954	44928
165	2485998	23176	21753	44928
166	2462822	23378	21550	44928
167	2439444	23583	21346	44928
168	2415861	23789	21139	44928
169	2392072	23997	20931	44928
170	2368074	24207	20721	44928

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171	2343867	24419	20509	44928
172	2319448	24633	20296	44928
173	2294815	24848	20080	44928
174	2269967	25066	19863	44928
175	2244901	25285	19643	44928
176	2219616	25506	19422	44928
177	2194109	25730	19199	44928
178	2168380	25955	18974	44928
179	2142425	26182	18747	44928
180	2116243	26411	18518	44928
181	2089832	26642	18287	44928
182	2063191	26875	18053	44928
183	2036315	27110	17818	44928
184	2009205	27347	17581	44928
185	1981858	27587	17342	44928
186	1954271	27828	17100	44928
187	1926443	28072	16857	44928
188	1898371	28317	16611	44928
189	1870054	28565	16363	44928
190	1841489	28815	16114	44928
191	1812674	29067	15861	44928
192	1783607	29321	15607	44928
193	1754285	29578	15350	44928
194	1724707	29837	15092	44928
195	1694871	30098	14831	44928
196	1664773	30361	14567	44928
197	1634412	30627	14302	44928
198	1603785	30895	14034	44928
199	1572890	31165	13763	44928
200	1541725	31438	13491	44928
201	1510287	31713	13216	44928
202	1478574	31990	12938	44928
203	1446583	32270	12658	44928
204	1414313	32553	12376	44928
205	1381760	32838	12091	44928
206	1348922	33125	11804	44928
207	1315797	33415	11514	44928
208	1282383	33707	11221	44928
209	1248676	34002	10926	44928
210	1214673	34300	10629	44928

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211	1180374	34600	10329	44928
212	1145774	34902	10026	44928
213	1110872	35208	9721	44928
214	1075664	35516	9413	44928
215	1040148	35827	9102	44928
216	1004321	36140	8788	44928
217	968181	36456	8472	44928
218	931725	36775	8153	44928
219	894949	37097	7831	44928
220	857852	37422	7507	44928
221	820430	37749	7179	44928
222	782681	38080	6849	44928
223	744601	38413	6516	44928
224	706189	38749	6180	44928
225	667440	39088	5841	44928
226	628352	39430	5499	44928
227	588922	39775	5154	44928
228	549147	40123	4806	44928
229	509024	40474	4454	44928
230	468550	40828	4100	44928
231	427722	41185	3743	44928
232	386536	41546	3383	44928
233	344991	41909	3019	44928
234	303081	42276	2652	44928
235	260805	42646	2283	44928
236	218159	43019	1909	44928
237	175140	43396	1533	44928
238	131745	43775	1153	44928
239	87969	44158	770	44928
240	43811	43811	384	44195

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)	4500000
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 44928
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)	10.50 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate	6282113

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	prevailing on sanction date (in Rupees)	
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)	4500000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	10782113
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.50 %
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 Asalam Sheikh will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8551034245.

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

Thanking you,
Yours sincerely

Name: Rakesh Deoghare

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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