



Unique Reference Number – 77000359824

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 23/09/2026

Letter Generation Date: 25/09/2026

Customer Name: GOVIND CHATRAGUN RAUT, MANGAL CHATRAGUN RAUT

Communication Address:, Gut No. 38, Plot No. 36, Near Jay Hind School, Sai Nagri , Hirapur, Chikalthana, Aurangabad, AURANGABAD, MAHARASHTRA, IN, 431007

Phone: +91-8275418760

Email ID: govindraut.2013@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 251857 - S P FINANCIAL SERVICES)

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

Digitally Signed By:

Registered Office:

Name: Ramesh Deshmukh

Reason: Aadhaar based eSigning

Date: 25 Sep 2026 Time: 17:12:52 IST

Authorised Signatory

Digitally Signed By:

Corporate Office:

Name: GOVIND CHATRAGUN RAUT

Reason: Aadhaar based eSigning

Date: 25 Sep 2026 Time: 17:15:00 IST

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.	77000359824	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		1330928 (Rs. Thirteen Lakhs Thirty Thousand Nine Hundred and Twenty-Eight 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		12625		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					9.75 % 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 %	(-)9.15 %	9.75 %p.a	Once in 6 months or as and when required	As and when required	12844	254
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		15705		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.					9.94 % 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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Registered Office:

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Corporate Office:

Name: GOVIND CHANDRA RAUT

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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	77000359824 App Number to be linked with 77000359826, 77000359825, 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	Personal Loan availed on 08/09/2026 for Rs. 25000 - Balance Tenure proof to be documented
23	Repayment of the loan to be made through STATE BANK OF INDIA 20204417956- GOVIND
24	Short Term Personal Loan availed on 25/07/2026 for Rs. 18000 - Balance Tenure proof to be documented
25	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	1330928	1811	10814	12625
2	1329117	1826	10800	12625
3	1327291	1841	10785	12625
4	1325450	1856	10770	12625
5	1323594	1871	10755	12625
6	1321724	1886	10739	12625
7	1319838	1901	10724	12625
8	1317936	1917	10709	12625
9	1316020	1932	10693	12625
10	1314087	1948	10677	12625
11	1312139	1964	10662	12625
12	1310175	1980	10646	12625
13	1308195	1996	10630	12625
14	1306200	2012	10613	12625
15	1304187	2028	10597	12625
16	1302159	2045	10581	12625
17	1300114	2062	10564	12625
18	1298052	2078	10547	12625

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
19	1295974	2095	10530	12625
20	1293879	2112	10513	12625
21	1291767	2129	10496	12625
22	1289637	2147	10479	12625
23	1287491	2164	10461	12625
24	1285326	2182	10444	12625
25	1283145	2199	10426	12625
26	1280945	2217	10408	12625
27	1278728	2235	10390	12625
28	1276493	2254	10372	12625
29	1274239	2272	10354	12625
30	1271967	2290	10335	12625
31	1269677	2309	10317	12625
32	1267368	2328	10298	12625
33	1265040	2347	10279	12625
34	1262694	2366	10260	12625
35	1260328	2385	10241	12625
36	1257943	2404	10221	12625
37	1255539	2424	10202	12625
38	1253116	2443	10182	12625
39	1250672	2463	10162	12625
40	1248209	2483	10142	12625
41	1245725	2503	10122	12625
42	1243222	2524	10102	12625
43	1240698	2544	10081	12625
44	1238154	2565	10060	12625
45	1235589	2586	10040	12625
46	1233003	2607	10019	12625
47	1230396	2628	9997	12625
48	1227768	2649	9976	12625
49	1225119	2671	9955	12625
50	1222448	2693	9933	12625
51	1219755	2714	9911	12625
52	1217041	2737	9889	12625
53	1214304	2759	9867	12625
54	1211545	2781	9844	12625
55	1208764	2804	9822	12625
56	1205960	2827	9799	12625
57	1203134	2850	9776	12625
58	1200284	2873	9753	12625
59	1197412	2896	9729	12625

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
60	1194516	2920	9706	12625
61	1191596	2943	9682	12625
62	1188653	2967	9658	12625
63	1185686	2991	9634	12625
64	1182694	3016	9610	12625
65	1179679	3040	9585	12625
66	1176639	3065	9561	12625
67	1173574	3090	9536	12625
68	1170484	3115	9511	12625
69	1167369	3140	9485	12625
70	1164229	3166	9460	12625
71	1161063	3191	9434	12625
72	1157872	3217	9408	12625
73	1154655	3243	9382	12625
74	1151411	3270	9356	12625
75	1148142	3296	9329	12625
76	1144845	3323	9302	12625
77	1141522	3350	9275	12625
78	1138172	3377	9248	12625
79	1134795	3405	9221	12625
80	1131390	3432	9193	12625
81	1127957	3460	9165	12625
82	1124497	3488	9137	12625
83	1121009	3517	9109	12625
84	1117492	3545	9080	12625
85	1113946	3574	9051	12625
86	1110372	3603	9022	12625
87	1106769	3633	8993	12625
88	1103136	3662	8963	12625
89	1099474	3692	8934	12625
90	1095783	3722	8904	12625
91	1092061	3752	8873	12625
92	1088309	3782	8843	12625
93	1084526	3813	8812	12625
94	1080713	3844	8781	12625
95	1076869	3875	8750	12625
96	1072994	3907	8719	12625
97	1069087	3939	8687	12625
98	1065148	3971	8655	12625
99	1061177	4003	8623	12625

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
100	1057174	4035	8590	12625
101	1053139	4068	8557	12625
102	1049071	4101	8524	12625
103	1044969	4135	8491	12625
104	1040835	4168	8457	12625
105	1036666	4202	8423	12625
106	1032464	4236	8389	12625
107	1028228	4271	8355	12625
108	1023958	4305	8320	12625
109	1019652	4340	8285	12625
110	1015312	4376	8250	12625
111	1010936	4411	8214	12625
112	1006525	4447	8179	12625
113	1002078	4483	8142	12625
114	997595	4520	8106	12625
115	993075	4556	8069	12625
116	988519	4593	8032	12625
117	983926	4631	7995	12625
118	979295	4668	7957	12625
119	974627	4706	7919	12625
120	969921	4744	7881	12625
121	965177	4783	7843	12625
122	960394	4822	7804	12625
123	955572	4861	7765	12625
124	950711	4900	7725	12625
125	945810	4940	7685	12625
126	940870	4980	7645	12625
127	935890	5021	7605	12625
128	930869	5062	7564	12625
129	925807	5103	7523	12625
130	920704	5144	7481	12625
131	915560	5186	7439	12625
132	910374	5228	7397	12625
133	905146	5271	7355	12625
134	899875	5314	7312	12625
135	894561	5357	7269	12625
136	889205	5400	7225	12625
137	883805	5444	7181	12625
138	878360	5488	7137	12625
139	872872	5533	7093	12625

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140	867339	5578	7048	12625
141	861761	5623	7002	12625
142	856138	5669	6957	12625
143	850469	5715	6911	12625
144	844754	5761	6864	12625
145	838993	5808	6817	12625
146	833185	5855	6770	12625
147	827329	5903	6723	12625
148	821426	5951	6675	12625
149	815476	5999	6626	12625
150	809476	6048	6577	12625
151	803428	6097	6528	12625
152	797331	6147	6479	12625
153	791184	6197	6429	12625
154	784988	6247	6379	12625
155	778741	6298	6328	12625
156	772443	6349	6277	12625
157	766094	6400	6225	12625
158	759694	6452	6173	12625
159	753241	6505	6121	12625
160	746736	6558	6068	12625
161	740179	6611	6014	12625
162	733568	6665	5961	12625
163	726903	6719	5907	12625
164	720184	6774	5852	12625
165	713410	6829	5797	12625
166	706582	6884	5741	12625
167	699698	6940	5686	12625
168	692758	6996	5629	12625
169	685762	7053	5572	12625
170	678708	7110	5515	12625
171	671598	7168	5457	12625
172	664430	7227	5399	12625
173	657203	7285	5340	12625
174	649918	7344	5281	12625
175	642573	7404	5221	12625
176	635169	7464	5161	12625
177	627705	7525	5101	12625
178	620180	7586	5039	12625
179	612594	7648	4978	12625

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
180	604946	7710	4916	12625
181	597237	7772	4853	12625
182	589464	7836	4790	12625
183	581629	7899	4726	12625
184	573729	7963	4662	12625
185	565766	8028	4597	12625
186	557738	8093	4532	12625
187	549644	8159	4466	12625
188	541485	8225	4400	12625
189	533260	8292	4333	12625
190	524968	8360	4266	12625
191	516608	8428	4198	12625
192	508180	8496	4129	12625
193	499684	8565	4060	12625
194	491119	8635	3991	12625
195	482485	8705	3921	12625
196	473780	8776	3850	12625
197	465004	8847	3779	12625
198	456157	8919	3707	12625
199	447239	8991	3634	12625
200	438247	9064	3561	12625
201	429183	9138	3488	12625
202	420045	9212	3413	12625
203	410833	9287	3339	12625
204	401546	9362	3263	12625
205	392184	9439	3187	12625
206	382745	9515	3110	12625
207	373230	9593	3033	12625
208	363638	9670	2955	12625
209	353967	9749	2876	12625
210	344218	9828	2797	12625
211	334390	9908	2717	12625
212	324482	9989	2637	12625
213	314493	10070	2556	12625
214	304423	10152	2474	12625
215	294272	10234	2391	12625
216	284038	10317	2308	12625
217	273721	10401	2224	12625
218	263320	10486	2140	12625
219	252834	10571	2055	12625

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Registered Office: ICICI Home Finance

Name: Ramesh Deshmukh

Reason: Aadhaar based eSigning

Date: 25 Sep 2024 Time: 17:12:52 IST

Authorised Signatory

Digitally Signed By:

Corporate Office: Name: GOVIND KUMAR RAUT

Reason: Aadhaar based eSigning

Date: 25 Sep 2024 Time: 15:00:39

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)
220	242263	10657	1969	12625
221	231607	10743	1882	12625
222	220864	10830	1795	12625
223	210033	10918	1707	12625
224	199115	11007	1618	12625
225	188107	11097	1529	12625
226	177011	11187	1439	12625
227	165824	11278	1348	12625
228	154546	11369	1256	12625
229	143177	11462	1164	12625
230	131715	11555	1071	12625
231	120161	11649	977	12625
232	108512	11743	882	12625
233	96769	11839	787	12625
234	84930	11935	691	12625
235	72995	12032	594	12625
236	60963	12130	496	12625
237	48833	12228	397	12625
238	36605	12328	298	12625
239	24277	12428	198	12625
240	11850	11850	97	11947

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)	1330928
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 12625
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)	9.75 % 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)	1698510
6	Fee/Charges payable (in Rupees)	17180
A.	Payable to the RE (SI No.8A of the KFS)	17180
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)	1313748
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	3029438
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.94 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	

ICICI Home Finance Company Limited

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Registered Office:

Name: Ramesh Deshmukh

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Authorised Signatory

Digitally Signed By:

Corporate Office:

Name: GOVIND CHANDAN RAUT

Reason: Aadhaar based eSigning

Date: 25 Sep 2020 Time: 17:15:00 IST

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		Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable
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ICICI Home Finance Company Limited
Digitally Signed By:
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Name: Anand Deshmukh
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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.

ICICI Home Finance Company Limited

Digitally Signed By:

Registered Office:

Reason: Aadhaar based eSigning

Date: 25 Sep 2020 Time: 17:12:52 IST

Authorised Signatory

Digitally Signed By:

Corporate Office:

Name: GOVIND CHANDRA RAUT

Reason: Aadhaar based eSigning

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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

ICICI Home Finance Company Limited
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Registered Office:
Name: Anand Deshmukh
Reason: Aadhaar based eSigning
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Authorised Signatory

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Reason: Aadhaar based eSigning
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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.

ICICI Home Finance Company Limited

Digitally Signed By:

Registered Office:

Reason: Aadhaar based eSigning

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Authorised Signatory

Digitally Signed By:

Corporate Office:

Name: GOVIND KUMAR RAUT

Reason: Aadhaar based eSigning

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

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

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

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Sudarshan Jige will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9545179942.

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

Thanking you,
Yours sincerely

Name: Ganesh Tukaram Dighe

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icihfc.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.

ICICI Home Finance Company Limited
Digitally Signed By:
Registered Office:
Name: Ramesh Deshmukh
Reason: Aadhaar based eSigning
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