

ICICI Home Finance

Unique Reference Number – 77000329174

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 22/09/2026

Letter Generation Date: 23/09/2026

Customer Name: PRAWIN KUMAR, ANITA PRAWIN GAUTAM, VIRENDRA KUMAR MORYA, VIP PLAY AND ENGINEERING

Communication Address:, Room No 18 Sidhivinayak Chawl Hansa, School Dhaniv Baug Naka Dhaniv Palghar, Valiv, Palghar, PALGHAR, MAHARASHTRA, IN, 401208

Phone: +91-8421568829

Email ID: prawinvipplay@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 364519 - Archana Anilkumar Chaubey)

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:
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Andheri (E), Mumbai-400 059.

Toll free number for new customers: 1800 267 4455
Website: www.icicihfc.com
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HF-38-VER-14-01072026/KFS

Prawin Kumar

For VIP PLAY AND ENGINEERING

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Partner

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000329174	Type of Loan and Purpose/End use of loan	Home Loan and Purchase/Improvement of Property					
2	Sanctioned Loan amount (in Rupees)		1501777 (Rs. Fifteen Lakhs One Thousand Seven Hundred and Seventy-Seven 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)		144 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									
	Type of instalments	Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction			
	EMI	144		17133		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2			
6	Interest rate (%) and type (fixed or floating or hybrid)					9.05 % 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 %	(-)9.85 %	9.05 %p.a	Once in 6 months or as and when required	As and when required	17346	
								147	
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	17700		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.				9.31 % 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)

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 EMIs.

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	77000329174 App Number to be linked with 77950045202, App Number
15	All partners of the firm to be roped on structure
16	All property owners to be part of loan structure.
17	Applicant current business premises rent agreement or latest paid electricity bill proof to be documented.
18	Applicant current residence rent agreement proof to be documented or latest paid electricity bill.
19	Board Resolution/Authority Letter for the transaction and persons authorised to execute the documents to be provided before disbursement
20	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
21	Customer verification to be positive
22	Declaration of communication address in case Non OVD document taken for address proof to be documented
23	Final sanction and disbursement amount to be subject to LTV and double whammy policy norms as applicable.
24	Guarantor proof of Applicant being guarantor in loan of 8L to be documented.
25	ICICIHFC employee visit to be positive for residence where referred report received.
26	KYC document with self attestation and OSV to be documented.
27	Latest list of directors and shareholding pattern certified by company secretary/List of latest members
28	Legal Heir NOC to be provided (If applicable)
29	MOE to be executed in favor of ICICI HFC
30	NOI to be executed by the customer
31	OSV to be documented prior to disbursement
32	Positive Credit visit against Negative RCU to be documented.
33	Repayment of the loan to be made through INDUSIND BANK 257400055223- VIP PLAY AND ENGINEERING or INDUSIND BANK 25740005522- PRAWIN KUMAR
34	Technical and Legal report to be positive
35	Two-wheeler Loan availed on 20/07/2019 for Rs. 68859 - Balance Tenure proof to be documented
36	Used Car Loan availed on 24/03/2025 for Rs. 505000 - Closure proof to be documented

Annexure A.I.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	1501777	5807	11326	17133
2	1495970	5851	11283	17133
3	1490119	5895	11238	17133
4	1484224	5939	11194	17133
5	1478285	5984	11149	17133
6	1472300	6029	11104	17133
7	1466271	6075	11059	17133

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
	1460196	6121	11013	17133
	1454075	6167	10967	17133
	1447908	6213	10920	17133
	1441695	6260	10873	17133
	1435435	6307	10826	17133
	1429127	6355	10778	17133
	1422772	6403	10731	17133
	1416370	6451	10682	17133
	1409918	6500	10634	17133
	1403418	6549	10585	17133
	1396870	6598	10535	17133
	1390271	6648	10485	17133
	1383623	6698	10435	17133
	1376925	6749	10385	17133
	1370176	6800	10334	17133
	1363377	6851	10283	17133
	1356526	6903	10231	17133
	1349623	6955	10179	17133
	1342669	7007	10126	17133
	1335662	7060	10074	17133
	1328602	7113	10020	17133
	1321489	7167	9967	17133
	1314322	7221	9913	17133
	1307101	7275	9858	17133
1	1299826	7330	9803	17133
2	1292496	7385	9748	17133
3	1285110	7441	9692	17133
4	1277669	7497	9636	17133
5	1270172	7554	9580	17133
6	1262618	7611	9523	17133
7	1255007	7668	9465	17133
8	1247339	7726	9408	17133
9	1239613	7784	9349	17133
10	1231829	7843	9291	17133
11	1223986	7902	9231	17133
12	1216084	7962	9172	17133
13	1208122	8022	9112	17133
14	1200100	8082	9051	17133
15	1192018	8143	8990	17133
16	1183875	8205	8929	17133

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