

Unique Reference Number – 77000353239

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 13/10/2026

Letter Generation Date: 13/10/2026

Customer Name: ATUL GANPAT BANDGAR, KIRTI ATUL BANDGAR

Communication Address:, Gopalwadi Road Samata Nagar, Daund Daund Pune, Daund, Pune Moffusil, PUNE, MAHARASHTRA, IN, 413801

Phone: +91-9561776807

Email ID: atulbandgar657@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247180 - RULOANS DISTRIBUTION SERVICES P 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
CIN:- U65922MH1999PLC120106
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000353239	Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance				
2	Sanctioned Loan amount (in Rupees)		64715 (Rs. Sixty-Four Thousand Seven Hundred and Fifteen 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		100% upfront						
4	Loan term (year/months/days)		120 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		120		899		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)					11.20 % 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 %	(-)7.70 %	11.20 %p.a	Once in 6 months or as and when required	As and when required	909	122
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	0		NIL	NIL			
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					11.21 % 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					NIL			
(vi)	Any other charges (please specify) *								
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,				NIL			

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		per transaction –	
(ii)	Repayment mode swap charges (PDC to PDC) –		₹1000/- (Rupees One Thousand only)
(iii)	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)
(iv)	Cheque / Repayment Mode swap charges other than PDC to PDC –		₹500/- (Rupees Five Hundred Only)
(v)	Charges for Amortisation Schedule –		₹100/- (Rupees One Hundred only)
(vi)	Charges for Statement of account –		₹100/- (Rupees One Hundred only)
(vii)	Charges for prepayment statement -		₹500/- (Rupees Five Hundred Only)
(viii)	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)		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.

Part 3

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.
- We have been informed that availing this loan along with the mortgage loan is NOT mandatory I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us
- I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well

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	Terms and conditions as mentioned in Annexure B.
4	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
5	All Verifications to be positive prior to disbursement
6	No Negative Hunter Matches found, same to be checked prior to disbursement.
7	OSV to be verified on KYC and income documents.
8	Positive RCU to be obtained prior to disbursement.
9	Submission of KYC documents which is mandatory for further processing
10	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.
11	Updated KYC to be provided, if applicable

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12 Repayment of the loan to be made through BANK OF MAHARASHTRA 60044314703- ATUL

Annexure A.1. - Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	64715	295	605	899
2	64420	298	602	899
3	64122	301	599	899
4	63822	303	596	899
5	63518	306	593	899
6	63212	309	590	899
7	62903	312	588	899
8	62591	315	585	899
9	62277	318	582	899
10	61959	321	579	899
11	61638	324	576	899
12	61314	327	573	899
13	60988	330	570	899
14	60658	333	567	899
15	60325	336	564	899
16	59989	339	560	899
17	59650	342	557	899
18	59308	345	554	899
19	58962	349	551	899
20	58613	352	548	899
21	58262	355	544	899
22	57906	359	541	899
23	57548	362	538	899
24	57186	365	534	899
25	56821	369	531	899
26	56452	372	527	899
27	56080	376	524	899
28	55704	379	520	899
29	55325	383	517	899
30	54943	386	513	899
31	54556	390	510	899
32	54166	393	506	899
33	53773	397	502	899
34	53376	401	499	899
35	52975	405	495	899
36	52571	408	491	899
37	52162	412	487	899
38	51750	416	483	899
39	51334	420	480	899
40	50914	424	476	899

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	50490	428	472	899
42	50063	432	468	899
43	49631	436	464	899
44	49195	440	460	899
45	48755	444	456	899
46	48311	448	451	899
47	47863	452	447	899
48	47411	457	443	899
49	46954	461	439	899
50	46494	465	434	899
51	46029	469	430	899
52	45559	474	426	899
53	45085	478	421	899
54	44607	483	417	899
55	44125	487	412	899
56	43637	492	408	899
57	43146	496	403	899
58	42649	501	399	899
59	42148	506	394	899
60	41643	510	389	899
61	41132	515	384	899
62	40617	520	380	899
63	40097	525	375	899
64	39573	530	370	899
65	39043	535	365	899
66	38508	540	360	899
67	37969	545	355	899
68	37424	550	350	899
69	36875	555	345	899
70	36320	560	339	899
71	35760	565	334	899
72	35194	571	329	899
73	34624	576	324	899
74	34048	581	318	899
75	33467	587	313	899
76	32880	592	307	899
77	32288	598	302	899
78	31690	603	296	899
79	31087	609	291	899
80	30478	615	285	899

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
81	29864	620	279	899
82	29244	626	273	899
83	28617	632	268	899
84	27986	638	262	899
85	27348	644	256	899
86	26704	650	250	899
87	26054	656	244	899
88	25398	662	238	899
89	24736	668	231	899
90	24068	674	225	899
91	23394	681	219	899
92	22713	687	212	899
93	22026	693	206	899
94	21333	700	200	899
95	20633	706	193	899
96	19927	713	186	899
97	19214	720	180	899
98	18494	726	173	899
99	17768	733	166	899
100	17034	740	159	899
101	16294	747	153	899
102	15547	754	146	899
103	14794	761	139	899
104	14033	768	131	899
105	13265	775	124	899
106	12489	782	117	899
107	11707	790	110	899
108	10917	797	102	899
109	10120	805	95	899
110	9316	812	87	899
111	8504	820	80	899
112	7684	827	72	899
113	6857	835	64	899
114	6022	843	57	899
115	5179	851	49	899
116	4328	859	41	899
117	3470	867	33	899
118	2603	875	25	899
119	1728	883	17	899
120	845	845	8	853

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)	64715
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	120

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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 899
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)	11.20 % 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)	43182
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)	64715
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	107897
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	11.21 %
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

ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

"Transaction Document(s)" means this Sanction Letter along with the all Schedules hereto, Sanction Letters all writings, undertakings, authorizations, , 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 therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

- 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.
- 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.
- 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.
- ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - 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;
- The validity of the sanction for this Facility shall be available on the basis of validity of sanction for the linked mortgage loan of the Borrower stated in Part 3 of the KFS in this Sanction. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due
- 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.
- 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.

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8. 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.
9. 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.
10. 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.
11. 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/alterd 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.
12. 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.

PART 2

ADDITIONAL TERMS AND CONDITIONS

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.

* 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 Sagar Jambhale will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7741854941.

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

Thanking you,
Yours sincerely

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Name: Megha Thacker

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.

ICICI Home Finance Company Limited

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

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

Toll free number for new customers: 1800 267 4455
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

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