

Unique Reference Number – 77000306385

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 03/08/2026

Letter Generation Date: 03/08/2026

Customer Name: VARSHA MAHESH SHARMA, MAHESHKUMAR BABULAL SHARMA

Communication Address:, FLAT NO 103, MONICA RESIDENCY, MONICA RESIDENCY, Kondhwa BK, Pune City East, PUNE, MAHARASHTRA, IN, 411048

Phone: +91-8412082457

Email ID: varshasharma1508@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 257520 - GOAL CORPORATION)

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:
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Bandra-Kurla Complex
Mumbai 400 051, India.

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

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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000306385	Type of Loan and Purpose/End use of loan		Home Loan and Others				
2	Sanctioned Loan amount (in Rupees)		1577124 (Rs. Fifteen Lakhs Seventy-Seven Thousand One Hundred and Twenty-Four 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		14241		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	14496	253
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.					9.22 % 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	Applicants Latest EPFO statement to be obtain or Latest month PF Deduction should be Verified from EPFO Portal and same to be vet by local credit b/d
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	LTV to be restricted as per norms.
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	Positive RCU report/RCU Screened of Income docs, Banking and KYC to be document.
24	Repayment of the loan to be made through UNION BANK OF INDIA 744702010005101- VARSHA
25	S/t. Current address proof to be documented or VKYC to be done prior disb and same vetted by TPM.
26	S/t. Last 12 months SOA with nil bounces, latest LOD and FC to be documented and vetted by PM/TPM
27	S/t. May 26 Salary slip and Salary credit banking to be documented prior siab and same vetted by TPM
28	S/t. Valid relationship proof to be documented prior disb and same vetted by TPM.
29	S/t. Vendor or HFC Employee positive visit report or HR mail confirmation with domain verified to be documented prior disb.
30	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	1577124	2347	11895	14241
2	1574777	2365	11877	14241
3	1572413	2382	11859	14241
4	1570030	2400	11841	14241
5	1567630	2418	11823	14241
6	1565211	2437	11805	14241
7	1562775	2455	11786	14241
8	1560320	2474	11768	14241
9	1557846	2492	11749	14241
10	1555354	2511	11730	14241
11	1552843	2530	11712	14241
12	1550313	2549	11692	14241
13	1547764	2568	11673	14241

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
14	1545195	2588	11654	14241
15	1542608	2607	11634	14241
16	1540001	2627	11615	14241
17	1537374	2647	11595	14241
18	1534727	2667	11575	14241
19	1532061	2687	11555	14241
20	1529374	2707	11535	14241
21	1526667	2727	11514	14241
22	1523939	2748	11494	14241
23	1521192	2769	11473	14241
24	1518423	2790	11452	14241
25	1515633	2811	11431	14241
26	1512823	2832	11410	14241
27	1509991	2853	11388	14241
28	1507138	2875	11367	14241
29	1504263	2896	11345	14241
30	1501367	2918	11323	14241
31	1498449	2940	11301	14241
32	1495508	2962	11279	14241
33	1492546	2985	11257	14241
34	1489561	3007	11234	14241
35	1486554	3030	11212	14241
36	1483524	3053	11189	14241
37	1480471	3076	11166	14241
38	1477396	3099	11143	14241
39	1474297	3122	11119	14241
40	1471174	3146	11096	14241
41	1468028	3170	11072	14241
42	1464859	3194	11048	14241
43	1461665	3218	11024	14241
44	1458448	3242	11000	14241
45	1455206	3266	10975	14241
46	1451939	3291	10951	14241
47	1448648	3316	10926	14241
48	1445333	3341	10901	14241
49	1441992	3366	10876	14241
50	1438626	3391	10850	14241
51	1435235	3417	10825	14241
52	1431818	3443	10799	14241
53	1428375	3469	10773	14241

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
54	1424906	3495	10747	14241
55	1421411	3521	10720	14241
56	1417890	3548	10694	14241
57	1414342	3575	10667	14241
58	1410768	3601	10640	14241
59	1407166	3629	10613	14241
60	1403538	3656	10586	14241
61	1399882	3684	10558	14241
62	1396198	3711	10530	14241
63	1392487	3739	10502	14241
64	1388748	3768	10474	14241
65	1384980	3796	10446	14241
66	1381184	3825	10417	14241
67	1377360	3853	10388	14241
68	1373506	3882	10359	14241
69	1369624	3912	10330	14241
70	1365712	3941	10300	14241
71	1361771	3971	10271	14241
72	1357800	4001	10241	14241
73	1353799	4031	10210	14241
74	1349768	4062	10180	14241
75	1345706	4092	10149	14241
76	1341614	4123	10119	14241
77	1337491	4154	10087	14241
78	1333337	4185	10056	14241
79	1329152	4217	10025	14241
80	1324935	4249	9993	14241
81	1320686	4281	9961	14241
82	1316405	4313	9928	14241
83	1312092	4346	9896	14241
84	1307746	4378	9863	14241
85	1303368	4411	9830	14241
86	1298956	4445	9797	14241
87	1294512	4478	9763	14241
88	1290033	4512	9729	14241
89	1285521	4546	9695	14241
90	1280975	4580	9661	14241
91	1276395	4615	9627	14241
92	1271780	4650	9592	14241
93	1267131	4685	9557	14241

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94	1262446	4720	9521	14241
95	1257726	4756	9486	14241
96	1252970	4792	9450	14241
97	1248179	4828	9414	14241
98	1243351	4864	9377	14241
99	1238487	4901	9341	14241
100	1233586	4938	9304	14241
101	1228649	4975	9267	14241
102	1223674	5012	9229	14241
103	1218661	5050	9191	14241
104	1213611	5088	9153	14241
105	1208522	5127	9115	14241
106	1203396	5165	9076	14241
107	1198230	5204	9037	14241
108	1193026	5244	8998	14241
109	1187782	5283	8958	14241
110	1182499	5323	8919	14241
111	1177176	5363	8878	14241
112	1171813	5404	8838	14241
113	1166410	5444	8797	14241
114	1160965	5485	8756	14241
115	1155480	5527	8715	14241
116	1149953	5568	8673	14241
117	1144385	5610	8631	14241
118	1138774	5653	8589	14241
119	1133122	5695	8546	14241
120	1127426	5738	8503	14241
121	1121688	5782	8460	14241
122	1115906	5825	8416	14241
123	1110081	5869	8372	14241
124	1104212	5913	8328	14241
125	1098298	5958	8283	14241
126	1092340	6003	8239	14241
127	1086338	6048	8193	14241
128	1080289	6094	8148	14241
129	1074196	6140	8102	14241
130	1068056	6186	8055	14241
131	1061870	6233	8009	14241
132	1055637	6280	7962	14241
133	1049357	6327	7914	14241

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134	1043030	6375	7867	14241
135	1036655	6423	7819	14241
136	1030232	6471	7770	14241
137	1023761	6520	7721	14241
138	1017241	6569	7672	14241
139	1010672	6619	7623	14241
140	1004053	6669	7573	14241
141	997384	6719	7522	14241
142	990665	6770	7472	14241
143	983895	6821	7421	14241
144	977074	6872	7369	14241
145	970202	6924	7317	14241
146	963278	6976	7265	14241
147	956302	7029	7213	14241
148	949273	7082	7160	14241
149	942191	7135	7106	14241
150	935056	7189	7052	14241
151	927867	7243	6998	14241
152	920623	7298	6944	14241
153	913325	7353	6888	14241
154	905972	7408	6833	14241
155	898564	7464	6777	14241
156	891100	7521	6721	14241
157	883579	7577	6664	14241
158	876002	7634	6607	14241
159	868367	7692	6549	14241
160	860675	7750	6491	14241
161	852925	7809	6433	14241
162	845116	7867	6374	14241
163	837249	7927	6315	14241
164	829322	7987	6255	14241
165	821336	8047	6195	14241
166	813289	8107	6134	14241
167	805181	8169	6073	14241
168	797013	8230	6011	14241
169	788783	8292	5949	14241
170	780490	8355	5887	14241
171	772136	8418	5824	14241
172	763718	8481	5760	14241
173	755237	8545	5696	14241

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174	746691	8610	5632	14241
175	738082	8675	5567	14241
176	729407	8740	5501	14241
177	720667	8806	5436	14241
178	711861	8872	5369	14241
179	702989	8939	5302	14241
180	694049	9007	5235	14241
181	685043	9075	5167	14241
182	675968	9143	5098	14241
183	666825	9212	5029	14241
184	657613	9282	4960	14241
185	648331	9352	4890	14241
186	638980	9422	4819	14241
187	629558	9493	4748	14241
188	620065	9565	4677	14241
189	610500	9637	4605	14241
190	600863	9709	4532	14241
191	591154	9783	4459	14241
192	581371	9856	4385	14241
193	571514	9931	4311	14241
194	561584	10006	4236	14241
195	551578	10081	4160	14241
196	541497	10157	4084	14241
197	531340	10234	4008	14241
198	521106	10311	3931	14241
199	510795	10389	3853	14241
200	500406	10467	3774	14241
201	489939	10546	3695	14241
202	479393	10626	3616	14241
203	468767	10706	3536	14241
204	458062	10786	3455	14241
205	447275	10868	3374	14241
206	436407	10950	3292	14241
207	425457	11032	3209	14241
208	414425	11116	3126	14241
209	403310	11199	3042	14241
210	392110	11284	2958	14241
211	380826	11369	2873	14241
212	369457	11455	2787	14241
213	358003	11541	2700	14241

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214	346462	11628	2613	14241
215	334834	11716	2526	14241
216	323118	11804	2437	14241
217	311314	11893	2348	14241
218	299420	11983	2259	14241
219	287438	12073	2168	14241
220	275364	12164	2077	14241
221	263200	12256	1985	14241
222	250944	12348	1893	14241
223	238596	12442	1800	14241
224	226154	12535	1706	14241
225	213619	12630	1612	14241
226	200989	12725	1516	14241
227	188263	12821	1420	14241
228	175442	12918	1324	14241
229	162524	13015	1226	14241
230	149509	13113	1128	14241
231	136396	13212	1029	14241
232	123183	13312	930	14241
233	109871	13412	829	14241
234	96459	13514	728	14241
235	82945	13615	626	14241
236	69330	13718	523	14241
237	55612	13822	420	14241
238	41790	13926	316	14241
239	27864	14031	211	14241
240	13833	13834	105	13938

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)	1577124
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 EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 14241
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)	9.05 % 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)	1840536
6	Fee/Charges payable (in Rupees)	19175
A.	Payable to the RE (SI No.8A of the KFS)	19175

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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)	1557949
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	3417660
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.22 %
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 Ritesh Bhate will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9730121618.

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

Thanking you,
Yours sincerely

Name: Rajesh Poojari

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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