

Unique Reference Number – 77000342020

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 24/08/2026

Letter Generation Date: 24/08/2026

Customer Name: PRIYANKA SANJAY GAIKWAD, JYOTI SANJAY GAIKWAD

Communication Address:, Flat No. 1105 Bldg No. 1 A ShrikrishnaNagar SRA Co-op Hog Soc Ltd, Shrikrishnanagar Goregaon East Mumbai, Aareymilk Colony, Mumbai City North West, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400065

Phone: +91-9082807127

Email ID: priyanka.gaikwad@kayntalabs.com

Dear Sir / Madam,

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

(Franchisee Code: 246513 - REAL VALUE FINLOAN SERVICES PVT LTD)

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

ICICI Home Finance Company Limited

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

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

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

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000342020	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)			6000000 (Rs. Sixty Lakhs only)				
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details			(i) 100% if fully constructed property else Stage wise for under-construction property. (ii) Refer clause A under 'Additional terms and conditions' in Annexure B				
4	Loan term (year/months/days)			240 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.				
5	Instalment details							
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction	
	EMI		240		50561		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						8.10 % 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 %	(-)10.80 %	8.10 %p.a	Once in 6 months or as and when required	As and when required	51502
								252
8	Fee/Charges							
		Payable to the RE (A)				Payable to a third party through RE (B)		
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees (Non refundable)	One time		0		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.10 % 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 EMLs.

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 Total 2 years of work exp proof to be obt and vetted by TCM bef disb
15	Borrowers updated aadhar card copy with current address to be updated as Flat No. 1105 Bldg No. 1 A ShrikrishnaNagar SRA Co-op Hog Soc Ltd Shrikrishnanagar Goregaon East Mumbai Near Sant Nirankari Bhavan 400065 same to be obt and vetted by TCM bef disb
16	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
17	Current address along Positive FI for Flat No. 1105 Bldg No. 1 A ShrikrishnaNagar SRA Co-op Hog Soc Ltd Shrikrishnanagar Goregaon East Mumbai Near Sant Nirankari Bhavan 400065 to be obt and vetted by TCM bef disb
18	Customer verification to be positive
19	Declaration of communication address in case Non OVD document taken for address proof to be documented
20	Exp proof of G story to be obt and vetted by TCM bef disb
21	Latest 8 months EPFO deduction statement to be obt and vetted by TCM bef disb
22	Legal Heir NOC to be provided(If applicable)
23	MOE to be executed in favor of ICICI HFC
24	No Negative hunter match to be found before disb.
25	OCR Clearance
26	OSV stamp to be vetted on banking statement and pay slip and KYC .
27	OSV to be documented prior to disbursement
28	Positive FI reports to be obt and vetted by TCM bef disb
29	Property to be solely register in the name of Applicant only
30	RCU to be positive before disb.
31	Repayment from salary a/c
32	Repayment of the loan to be made through HDFC BANK 50100159299039- PRIYANKA
33	ROI approval for 8.10 pc from BH to be obt and vetted by TCM bef disb
34	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	6000000	10061	40500	50561
2	5989939	10129	40433	50561
3	5979810	10197	40364	50561
4	5969613	10266	40295	50561
5	5959347	10335	40226	50561
6	5949011	10405	40156	50561
7	5938606	10475	40086	50561
8	5928131	10546	40015	50561

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9	5917585	10617	39944	50561
10	5906967	10689	39873	50561
11	5896278	10761	39800	50561
12	5885517	10834	39728	50561
13	5874683	10907	39655	50561
14	5863777	10981	39581	50561
15	5852796	11055	39507	50561
16	5841741	11129	39432	50561
17	5830612	11204	39357	50561
18	5819408	11280	39281	50561
19	5808128	11356	39205	50561
20	5796772	11433	39129	50561
21	5785339	11510	39052	50561
22	5773829	11588	38974	50561
23	5762241	11666	38896	50561
24	5750575	11745	38817	50561
25	5738831	11824	38738	50561
26	5727007	11904	38658	50561
27	5715103	11984	38577	50561
28	5703119	12065	38497	50561
29	5691054	12146	38415	50561
30	5678908	12228	38333	50561
31	5666679	12311	38251	50561
32	5654368	12394	38167	50561
33	5641974	12478	38084	50561
34	5629497	12562	38000	50561
35	5616935	12647	37915	50561
36	5604288	12732	37829	50561
37	5591556	12818	37743	50561
38	5578738	12905	37657	50561
39	5565834	12992	37570	50561
40	5552842	13079	37482	50561
41	5539763	13168	37394	50561
42	5526595	13256	37305	50561
43	5513339	13346	37216	50561
44	5499993	13436	37125	50561
45	5486557	13527	37035	50561
46	5473030	13618	36943	50561
47	5459412	13710	36852	50561
48	5445702	13803	36759	50561

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
49	5431899	13896	36666	50561
50	5418004	13989	36572	50561
51	5404014	14084	36478	50561
52	5389930	14179	36383	50561
53	5375751	14275	36287	50561
54	5361477	14371	36190	50561
55	5347106	14468	36093	50561
56	5332638	14566	35996	50561
57	5318072	14664	35897	50561
58	5303408	14763	35798	50561
59	5288645	14863	35699	50561
60	5273782	14963	35599	50561
61	5258819	15064	35498	50561
62	5243755	15166	35396	50561
63	5228590	15268	35293	50561
64	5213322	15371	35190	50561
65	5197951	15475	35087	50561
66	5182476	15579	34982	50561
67	5166896	15684	34877	50561
68	5151212	15790	34771	50561
69	5135422	15897	34665	50561
70	5119525	16004	34557	50561
71	5103521	16112	34449	50561
72	5087408	16221	34341	50561
73	5071187	16330	34231	50561
74	5054857	16441	34121	50561
75	5038416	16552	34010	50561
76	5021864	16663	33898	50561
77	5005201	16776	33786	50561
78	4988425	16889	33672	50561
79	4971536	17003	33558	50561
80	4954533	17118	33444	50561
81	4937415	17233	33328	50561
82	4920181	17350	33212	50561
83	4902832	17467	33095	50561
84	4885365	17585	32977	50561
85	4867780	17703	32858	50561
86	4850077	17823	32739	50561
87	4832254	17943	32618	50561
88	4814310	18064	32497	50561

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89	4796246	18186	32375	50561
90	4778060	18309	32252	50561
91	4759750	18433	32129	50561
92	4741318	18557	32004	50561
93	4722761	18682	31879	50561
94	4704078	18808	31753	50561
95	4685270	18935	31626	50561
96	4666334	19063	31498	50561
97	4647271	19192	31370	50561
98	4628079	19321	31240	50561
99	4608758	19452	31110	50561
100	4589306	19583	30978	50561
101	4569723	19715	30846	50561
102	4550007	19848	30713	50561
103	4530159	19982	30579	50561
104	4510176	20117	30444	50561
105	4490059	20253	30308	50561
106	4469806	20390	30172	50561
107	4449416	20527	30034	50561
108	4428889	20666	29895	50561
109	4408223	20806	29756	50561
110	4387417	20946	29616	50561
111	4366471	21087	29474	50561
112	4345384	21230	29332	50561
113	4324154	21373	29189	50561
114	4302781	21517	29044	50561
115	4281264	21662	28899	50561
116	4259602	21809	28753	50561
117	4237793	21956	28606	50561
118	4215837	22104	28457	50561
119	4193733	22253	28308	50561
120	4171480	22404	28158	50561
121	4149076	22555	28007	50561
122	4126521	22707	27855	50561
123	4103814	22860	27701	50561
124	4080954	23015	27547	50561
125	4057940	23170	27392	50561
126	4034770	23326	27235	50561
127	4011443	23484	27078	50561
128	3987960	23642	26919	50561

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129	3964317	23802	26760	50561
130	3940516	23963	26599	50561
131	3916553	24124	26437	50561
132	3892429	24287	26274	50561
133	3868142	24451	26110	50561
134	3843691	24616	25945	50561
135	3819075	24782	25779	50561
136	3794292	24950	25612	50561
137	3769343	25118	25444	50561
138	3744225	25287	25274	50561
139	3718937	25458	25103	50561
140	3693479	25630	24931	50561
141	3667849	25803	24758	50561
142	3642046	25977	24584	50561
143	3616069	26153	24409	50561
144	3589916	26329	24232	50561
145	3563587	26507	24055	50561
146	3537081	26686	23876	50561
147	3510395	26866	23696	50561
148	3483529	27047	23514	50561
149	3456482	27230	23332	50561
150	3429252	27414	23148	50561
151	3401839	27599	22963	50561
152	3374240	27785	22777	50561
153	3346455	27972	22589	50561
154	3318483	28161	22400	50561
155	3290321	28351	22210	50561
156	3261970	28543	22019	50561
157	3233427	28735	21826	50561
158	3204692	28929	21632	50561
159	3175763	29125	21437	50561
160	3146638	29321	21240	50561
161	3117317	29519	21042	50561
162	3087798	29718	20843	50561
163	3058079	29919	20643	50561
164	3028160	30121	20441	50561
165	2998040	30324	20237	50561
166	2967715	30529	20033	50561
167	2937186	30735	19827	50561
168	2906451	30942	19619	50561

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169	2875509	31151	19410	50561
170	2844358	31362	19200	50561
171	2812996	31573	18988	50561
172	2781423	31786	18775	50561
173	2749636	32001	18561	50561
174	2717635	32217	18345	50561
175	2685418	32434	18127	50561
176	2652984	32653	17908	50561
177	2620331	32874	17688	50561
178	2587457	33096	17466	50561
179	2554361	33319	17242	50561
180	2521042	33544	17018	50561
181	2487498	33770	16791	50561
182	2453728	33998	16563	50561
183	2419729	34228	16334	50561
184	2385502	34459	16103	50561
185	2351043	34691	15870	50561
186	2316351	34926	15636	50561
187	2281426	35161	15400	50561
188	2246264	35399	15163	50561
189	2210866	35638	14924	50561
190	2175228	35878	14683	50561
191	2139350	36120	14441	50561
192	2103229	36364	14197	50561
193	2066865	36610	13952	50561
194	2030255	36857	13705	50561
195	1993399	37106	13456	50561
196	1956293	37356	13205	50561
197	1918937	37608	12953	50561
198	1881329	37862	12699	50561
199	1843467	38118	12444	50561
200	1805349	38375	12187	50561
201	1766974	38634	11928	50561
202	1728341	38895	11667	50561
203	1689446	39157	11404	50561
204	1650289	39422	11140	50561
205	1610867	39688	10874	50561
206	1571179	39956	10606	50561
207	1531224	40225	10336	50561
208	1490999	40497	10065	50561

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
209	1450502	40770	9791	50561
210	1409732	41045	9516	50561
211	1368686	41322	9239	50561
212	1327364	41601	8960	50561
213	1285763	41882	8679	50561
214	1243881	42165	8397	50561
215	1201716	42449	8112	50561
216	1159266	42736	7826	50561
217	1116530	43024	7537	50561
218	1073506	43315	7247	50561
219	1030191	43607	6954	50561
220	986584	43902	6660	50561
221	942682	44198	6364	50561
222	898485	44496	6065	50561
223	853988	44797	5765	50561
224	809192	45099	5463	50561
225	764093	45403	5158	50561
226	718689	45710	4852	50561
227	672980	46018	4543	50561
228	626961	46329	4232	50561
229	580632	46642	3920	50561
230	533990	46957	3605	50561
231	487034	47274	3288	50561
232	439760	47593	2969	50561
233	392168	47914	2648	50561
234	344254	48237	2324	50561
235	296017	48563	1999	50561
236	247454	48891	1671	50561
237	198563	49221	1341	50561
238	149342	49553	1009	50561
239	99789	49887	674	50561
240	49902	49902	337	50239

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)	6000000
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 50561
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

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4	Rate of Interest (SI No. 6 of the KFS)	8.10 % 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)	6134439
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)	6000000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	12134439
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.10 %
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 Firoz Khan will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9172688801.

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

Thanking you,
Yours sincerely

Name: Rujuta Sunil Bhanushali

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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