

Unique Reference Number – 77000321813

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 24/07/2026

Letter Generation Date: 13/08/2026

Customer Name: GUFRAN AHMAD AKRAM HUSSAIN SHAIKH, SALMAN AHMAD AKRAM HUSSAIN SHAIKH

Communication Address:, FLAT NO-B/502 5 TH FLOOR SHREE KRUPA CHS, AND SHRAMIK CHSL BUILDING NO- 89,90 MOTHER DAIRY ROAD NEHRU NAGAR KURLA EAST MUMBAI, Nehru Nagar, Mumbai City North East, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400024

Phone: +91-9082327252

Email ID: gufrannx3@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247180 - RULOANS DISTRIBUTION 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:
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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.

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.	77000321813	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property				
2	Sanctioned Loan amount (in Rupees)		6500000 (Rs. Sixty-Five 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		58692		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	59743	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		38350		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.					9.14 % 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	Brother two-wheeler loan bank reflection to be required
15	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
16	Credit Card availed on 13/02/2023 for Rs. 130436 - Closure proof to be documented
17	Customer verification to be positive
18	Declaration of communication address in case Non OVD document taken for address proof to be documented
19	Legal Heir NOC to be provided(If applicable)
20	LTV to be restricted at 80pc of MV.
21	MOE to be executed in favor of ICICI HFC
22	NOI to be executed by the customer
23	OCR to be paid is 10 lakhs
24	OSV to be documented prior to disbursement
25	Personal Loan availed on 03/10/2023 for Rs. 94744 - Balance Tenure proof to be documented
26	Personal Loan availed on 27/02/2024 for Rs. 162262 - Closure proof to be documented
27	Property owner to be only applicant
28	Rent agreement to be uploaded in omni
29	Repayment of the loan to be made through HDFC BANK 50200057831873- GUFRAN AHMAD
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	6500000	9014	52000	61014
2	6490986	9086	51928	61014
3	6481900	9159	51856	61014
4	6472741	9232	51782	61014
5	6463509	9306	51709	61014
6	6454203	9380	51634	61014
7	6444823	9455	51559	61014
8	6435367	9531	51483	61014
9	6425836	9607	51407	61014
10	6416229	9684	51330	61014
11	6406545	9762	51253	61014
12	6396783	9840	51175	61014
13	6386943	9918	51096	61014

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
14	6377025	9998	51017	61014
15	6367027	10078	50937	61014
16	6356949	10158	50856	61014
17	6346791	10240	50775	61014
18	6336551	10322	50693	61014
19	6326230	10404	50610	61014
20	6315826	10487	50527	61014
21	6305338	10571	50443	61014
22	6294767	10656	50359	61014
23	6284111	10741	50273	61014
24	6273370	10827	50187	61014
25	6262543	10914	50101	61014
26	6251629	11001	50014	61014
27	6240628	11089	49926	61014
28	6229539	11178	49837	61014
29	6218362	11267	49747	61014
30	6207094	11357	49657	61014
31	6195737	11448	49566	61014
32	6184289	11540	49475	61014
33	6172749	11632	49382	61014
34	6161117	11725	49289	61014
35	6149392	11819	49196	61014
36	6137573	11913	49101	61014
37	6125660	12009	49006	61014
38	6113651	12105	48910	61014
39	6101547	12202	48813	61014
40	6089345	12299	48715	61014
41	6077046	12398	48617	61014
42	6064648	12497	48518	61014
43	6052151	12597	48418	61014
44	6039554	12698	48317	61014
45	6026857	12799	48215	61014
46	6014058	12902	48113	61014
47	6001156	13005	48010	61014
48	5988151	13109	47906	61014
49	5975043	13214	47801	61014
50	5961829	13319	47695	61014
51	5948510	13426	47589	61014
52	5935084	13533	47481	61014
53	5921550	13642	47373	61014
54	5907909	13751	47264	61014

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
55	5894158	13861	47154	61014
56	5880297	13972	47043	61014
57	5866326	14083	46931	61014
58	5852242	14196	46818	61014
59	5838046	14310	46705	61014
60	5823737	14424	46590	61014
61	5809312	14540	46475	61014
62	5794773	14656	46359	61014
63	5780117	14773	46241	61014
64	5765344	14891	46123	61014
65	5750453	15010	46004	61014
66	5735442	15130	45884	61014
67	5720312	15252	45763	61014
68	5705061	15374	45641	61014
69	5689687	15497	45518	61014
70	5674190	15620	45394	61014
71	5658570	15745	45269	61014
72	5642825	15871	45143	61014
73	5626953	15998	45016	61014
74	5610955	16126	44888	61014
75	5594828	16255	44759	61014
76	5578573	16385	44629	61014
77	5562188	16517	44498	61014
78	5545671	16649	44366	61014
79	5529023	16782	44233	61014
80	5512241	16916	44098	61014
81	5495325	17051	43963	61014
82	5478273	17188	43827	61014
83	5461085	17325	43689	61014
84	5443760	17464	43551	61014
85	5426296	17604	43411	61014
86	5408693	17744	43270	61014
87	5390948	17886	43128	61014
88	5373062	18030	42985	61014
89	5355032	18174	42841	61014
90	5336858	18319	42695	61014
91	5318539	18466	42549	61014
92	5300074	18613	42401	61014
93	5281460	18762	42252	61014
94	5262698	18912	42102	61014

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95	5243785	19064	41951	61014
96	5224722	19216	41798	61014
97	5205505	19370	41645	61014
98	5186136	19525	41490	61014
99	5166611	19681	41333	61014
100	5146930	19839	41176	61014
101	5127091	19997	41017	61014
102	5107094	20157	40857	61014
103	5086936	20319	40696	61014
104	5066618	20481	40533	61014
105	5046137	20645	40370	61014
106	5025492	20810	40204	61014
107	5004682	20977	40038	61014
108	4983705	21144	39870	61014
109	4962561	21314	39701	61014
110	4941247	21484	39530	61014
111	4919763	21656	39359	61014
112	4898108	21829	39185	61014
113	4876278	22004	39011	61014
114	4854275	22180	38835	61014
115	4832095	22357	38657	61014
116	4809738	22536	38478	61014
117	4787202	22716	38298	61014
118	4764485	22898	38116	61014
119	4741587	23081	37933	61014
120	4718506	23266	37749	61014
121	4695240	23452	37562	61014
122	4671788	23640	37375	61014
123	4648148	23829	37186	61014
124	4624319	24019	36995	61014
125	4600300	24212	36803	61014
126	4576088	24405	36609	61014
127	4551683	24601	36414	61014
128	4527082	24797	36217	61014
129	4502285	24996	36019	61014
130	4477289	25196	35819	61014
131	4452094	25397	35617	61014
132	4426696	25600	35414	61014
133	4401096	25805	35209	61014
134	4375291	26012	35003	61014

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135	4349279	26220	34795	61014
136	4323059	26430	34585	61014
137	4296630	26641	34374	61014
138	4269989	26854	34160	61014
139	4243135	27069	33946	61014
140	4216066	27285	33729	61014
141	4188780	27504	33511	61014
142	4161276	27724	33291	61014
143	4133553	27946	33069	61014
144	4105607	28169	32845	61014
145	4077438	28395	32620	61014
146	4049043	28622	32393	61014
147	4020422	28851	32164	61014
148	3991571	29081	31933	61014
149	3962490	29314	31700	61014
150	3933176	29549	31466	61014
151	3903627	29785	31230	61014
152	3873842	30023	30991	61014
153	3843819	30263	30751	61014
154	3813555	30506	30509	61014
155	3783050	30750	30265	61014
156	3752300	30996	30019	61014
157	3721305	31244	29771	61014
158	3690061	31494	29521	61014
159	3658567	31745	29269	61014
160	3626822	31999	29015	61014
161	3594823	32255	28759	61014
162	3562567	32513	28501	61014
163	3530054	32774	28241	61014
164	3497280	33036	27979	61014
165	3464244	33300	27714	61014
166	3430944	33566	27448	61014
167	3397378	33835	27180	61014
168	3363543	34106	26909	61014
169	3329437	34379	26636	61014
170	3295059	34654	26361	61014
171	3260405	34931	26084	61014
172	3225474	35210	25804	61014
173	3190264	35492	25523	61014
174	3154772	35776	25239	61014

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175	3118997	36062	24952	61014
176	3082935	36351	24664	61014
177	3046584	36641	24373	61014
178	3009943	36934	24080	61014
179	2973008	37230	23785	61014
180	2935778	37528	23487	61014
181	2898251	37828	23186	61014
182	2860423	38131	22884	61014
183	2822292	38436	22579	61014
184	2783856	38743	22271	61014
185	2745113	39053	21961	61014
186	2706060	39366	21649	61014
187	2666694	39680	21334	61014
188	2627014	39998	21017	61014
189	2587016	40318	20697	61014
190	2546698	40640	20374	61014
191	2506058	40966	20049	61014
192	2465092	41293	19721	61014
193	2423799	41624	19391	61014
194	2382175	41957	19058	61014
195	2340219	42292	18722	61014
196	2297927	42631	18384	61014
197	2255296	42972	18043	61014
198	2212324	43315	17699	61014
199	2169009	43662	17353	61014
200	2125347	44011	17003	61014
201	2081336	44363	16651	61014
202	2036973	44718	16296	61014
203	1992254	45076	15939	61014
204	1947178	45437	15578	61014
205	1901742	45800	15214	61014
206	1855942	46166	14848	61014
207	1809775	46536	14479	61014
208	1763239	46908	14106	61014
209	1716331	47283	13731	61014
210	1669048	47662	13353	61014
211	1621386	48043	12972	61014
212	1573343	48427	12587	61014
213	1524916	48815	12200	61014
214	1476102	49205	11809	61014

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215	1426896	49599	11416	61014
216	1377298	49996	11019	61014
217	1327302	50396	10619	61014
218	1276906	50799	10216	61014
219	1226108	51205	9809	61014
220	1174902	51615	9400	61014
221	1123288	52028	8987	61014
222	1071260	52444	8571	61014
223	1018816	52863	8151	61014
224	965953	53286	7728	61014
225	912666	53713	7302	61014
226	858954	54142	6872	61014
227	804811	54576	6439	61014
228	750236	55012	6002	61014
229	695224	55452	5562	61014
230	639771	55896	5119	61014
231	583875	56343	4671	61014
232	527532	56794	4221	61014
233	470739	57248	3766	61014
234	413491	57706	3308	61014
235	355785	58168	2847	61014
236	297617	58633	2381	61014
237	238984	59102	1912	61014
238	179882	59575	1440	61014
239	120307	60052	963	61014
240	60255	60255	483	60738

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)	6500000
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 58692
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)	7585781
6	Fee/Charges payable (in Rupees)	39825
A.	Payable to the RE (SI No.8A of the KFS)	39825
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL

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7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	6460175
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	14085781
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.14 %
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 Pushplate Kumari will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7631677032.

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

Thanking you,
Yours sincerely

Name: Shejal Kadam

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.