

Unique Reference Number – 77000351945

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 15/09/2026

Letter Generation Date: 22/09/2026

Customer Name: ROHIT KAILAS PATIL, KAILAS PUNJARAM PATIL

Communication Address:, FLAT NO B 901VITTHAL HEIGHTS APARTMENT, NEAR INDRA PARK SOCIETY SR NO 73, Kiwale, Pune Moffusil, PUNE, MAHARASHTRA, IN, 412101

Phone: +91-9890306768

Email ID: rohitkailaspatil382@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.	77000351945	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		4450000 (Rs. Forty-Four Lakhs Fifty Thousand 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)		300 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		300		34642		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	35384
								323
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	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
15	Customer verification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	Legal Heir NOC to be provided (If applicable)
18	LTV restricted to 80 pc of NRV. App must be only property owner. OCR clearance along with positive verification. HR mail confirmation of app to be documented. ST positive legal and technical. Aug 26 salary credit banking to be documented.
19	MOE to be executed in favor of ICICI HFC
20	NOI to be executed by the customer
21	OSV to be documented prior to disbursement
22	Repayment of the loan to be made through STATE BANK OF INDIA 42093937600- ROHIT
23	ST positive RCU of rent agreement prior to disbs. Ownership proof of property to be documented
24	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	4450000	4605	30038	34642
2	4445396	4636	30007	34642
3	4440760	4667	29976	34642
4	4436093	4698	29944	34642
5	4431395	4730	29912	34642
6	4426665	4762	29880	34642
7	4421903	4794	29848	34642
8	4417108	4827	29816	34642
9	4412282	4859	29783	34642
10	4407423	4892	29751	34642
11	4402531	4925	29718	34642
12	4397606	4958	29684	34642
13	4392648	4992	29651	34642
14	4387656	5025	29617	34642
15	4382631	5059	29583	34642
16	4377572	5093	29549	34642
17	4372478	5128	29515	34642
18	4367350	5162	29480	34642
19	4362188	5197	29445	34642

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
20	4356991	5232	29410	34642
21	4351759	5268	29375	34642
22	4346491	5303	29339	34642
23	4341188	5339	29304	34642
24	4335849	5375	29267	34642
25	4330474	5411	29231	34642
26	4325062	5448	29195	34642
27	4319615	5485	29158	34642
28	4314130	5522	29121	34642
29	4308608	5559	29084	34642
30	4303049	5596	29046	34642
31	4297453	5634	29008	34642
32	4291819	5672	28970	34642
33	4286147	5711	28932	34642
34	4280436	5749	28893	34642
35	4274687	5788	28855	34642
36	4268899	5827	28816	34642
37	4263072	5866	28776	34642
38	4257206	5906	28737	34642
39	4251300	5946	28697	34642
40	4245354	5986	28657	34642
41	4239369	6026	28616	34642
42	4233342	6067	28576	34642
43	4227275	6108	28535	34642
44	4221168	6149	28493	34642
45	4215018	6191	28452	34642
46	4208828	6232	28410	34642
47	4202595	6274	28368	34642
48	4196321	6317	28326	34642
49	4190004	6359	28283	34642
50	4183645	6402	28240	34642
51	4177242	6446	28197	34642
52	4170797	6489	28153	34642
53	4164307	6533	28110	34642
54	4157774	6577	28065	34642
55	4151197	6621	28021	34642
56	4144576	6666	27976	34642
57	4137910	6711	27931	34642
58	4131199	6756	27886	34642
59	4124442	6802	27840	34642

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60	4117640	6848	27795	34642
61	4110792	6894	27748	34642
62	4103898	6941	27702	34642
63	4096958	6988	27655	34642
64	4089970	7035	27608	34642
65	4082935	7082	27560	34642
66	4075853	7130	27513	34642
67	4068723	7178	27464	34642
68	4061545	7227	27416	34642
69	4054319	7275	27367	34642
70	4047043	7324	27318	34642
71	4039719	7374	27269	34642
72	4032345	7424	27219	34642
73	4024921	7474	27169	34642
74	4017447	7524	27118	34642
75	4009923	7575	27067	34642
76	4002348	7626	27016	34642
77	3994722	7678	26965	34642
78	3987044	7729	26913	34642
79	3979315	7782	26861	34642
80	3971533	7834	26808	34642
81	3963699	7887	26755	34642
82	3955812	7940	26702	34642
83	3947872	7994	26649	34642
84	3939878	8048	26595	34642
85	3931830	8102	26540	34642
86	3923728	8157	26486	34642
87	3915571	8212	26431	34642
88	3907359	8267	26375	34642
89	3899092	8323	26319	34642
90	3890769	8379	26263	34642
91	3882390	8436	26207	34642
92	3873954	8493	26150	34642
93	3865461	8550	26092	34642
94	3856911	8608	26035	34642
95	3848303	8666	25977	34642
96	3839637	8724	25918	34642
97	3830912	8783	25859	34642
98	3822129	8843	25800	34642
99	3813286	8902	25740	34642

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
100	3804384	8962	25680	34642
101	3795422	9023	25620	34642
102	3786399	9084	25559	34642
103	3777315	9145	25497	34642
104	3768170	9207	25436	34642
105	3758963	9269	25373	34642
106	3749694	9332	25311	34642
107	3740362	9395	25248	34642
108	3730968	9458	25185	34642
109	3721510	9522	25121	34642
110	3711988	9586	25056	34642
111	3702402	9651	24992	34642
112	3692751	9716	24927	34642
113	3683035	9782	24861	34642
114	3673254	9848	24795	34642
115	3663406	9914	24728	34642
116	3653492	9981	24662	34642
117	3643511	10048	24594	34642
118	3633463	10116	24526	34642
119	3623347	10184	24458	34642
120	3613163	10253	24389	34642
121	3602909	10322	24320	34642
122	3592587	10392	24250	34642
123	3582195	10462	24180	34642
124	3571733	10533	24110	34642
125	3561200	10604	24039	34642
126	3550596	10675	23967	34642
127	3539921	10748	23895	34642
128	3529173	10820	23822	34642
129	3518353	10893	23749	34642
130	3507460	10967	23676	34642
131	3496493	11041	23602	34642
132	3485453	11115	23527	34642
133	3474337	11190	23452	34642
134	3463147	11266	23377	34642
135	3451881	11342	23301	34642
136	3440540	11418	23224	34642
137	3429121	11495	23147	34642
138	3417626	11573	23069	34642
139	3406053	11651	22991	34642

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140	3394402	11730	22913	34642
141	3382672	11809	22834	34642
142	3370863	11889	22754	34642
143	3358974	11969	22674	34642
144	3347005	12050	22593	34642
145	3334956	12131	22511	34642
146	3322825	12213	22430	34642
147	3310612	12295	22347	34642
148	3298316	12378	22264	34642
149	3285938	12462	22181	34642
150	3273476	12546	22096	34642
151	3260930	12631	22012	34642
152	3248299	12716	21927	34642
153	3235583	12802	21841	34642
154	3222781	12888	21754	34642
155	3209893	12975	21667	34642
156	3196918	13063	21580	34642
157	3183855	13151	21492	34642
158	3170704	13240	21403	34642
159	3157464	13329	21313	34642
160	3144135	13419	21223	34642
161	3130716	13510	21133	34642
162	3117207	13601	21042	34642
163	3103606	13693	20950	34642
164	3089913	13785	20857	34642
165	3076128	13878	20764	34642
166	3062250	13972	20671	34642
167	3048278	14066	20576	34642
168	3034212	14161	20481	34642
169	3020051	14257	20386	34642
170	3005794	14353	20290	34642
171	2991441	14450	20193	34642
172	2976991	14547	20095	34642
173	2962444	14646	19997	34642
174	2947799	14744	19898	34642
175	2933054	14844	19799	34642
176	2918210	14944	19698	34642
177	2903266	15045	19598	34642
178	2888221	15147	19496	34642
179	2873075	15249	19394	34642

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180	2857826	15352	19291	34642
181	2842474	15455	19187	34642
182	2827019	15560	19083	34642
183	2811460	15665	18978	34642
184	2795795	15770	18872	34642
185	2780025	15877	18766	34642
186	2764148	15984	18658	34642
187	2748164	16092	18551	34642
188	2732072	16201	18442	34642
189	2715871	16310	18333	34642
190	2699561	16420	18223	34642
191	2683141	16531	18112	34642
192	2666611	16642	18000	34642
193	2649968	16755	17888	34642
194	2633214	16868	17775	34642
195	2616346	16982	17661	34642
196	2599364	17096	17546	34642
197	2582268	17212	17431	34642
198	2565056	17328	17315	34642
199	2547728	17445	17198	34642
200	2530283	17563	17080	34642
201	2512721	17681	16961	34642
202	2495040	17800	16842	34642
203	2477239	17921	16722	34642
204	2459319	18042	16601	34642
205	2441277	18163	16479	34642
206	2423114	18286	16357	34642
207	2404828	18409	16233	34642
208	2386418	18534	16109	34642
209	2367884	18659	15984	34642
210	2349226	18785	15858	34642
211	2330441	18912	15731	34642
212	2311529	19039	15603	34642
213	2292490	19168	15475	34642
214	2273323	19297	15345	34642
215	2254026	19427	15215	34642
216	2234598	19558	15084	34642
217	2215040	19690	14952	34642
218	2195349	19823	14819	34642
219	2175526	19957	14685	34642

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220	2155569	20092	14551	34642
221	2135477	20228	14415	34642
222	2115249	20364	14278	34642
223	2094885	20502	14141	34642
224	2074384	20640	14003	34642
225	2053744	20779	13863	34642
226	2032964	20919	13723	34642
227	2012045	21061	13582	34642
228	1990984	21203	13440	34642
229	1969781	21346	13297	34642
230	1948435	21490	13152	34642
231	1926945	21635	13007	34642
232	1905310	21781	12861	34642
233	1883529	21928	12714	34642
234	1861601	22076	12566	34642
235	1839525	22225	12417	34642
236	1817300	22375	12267	34642
237	1794924	22526	12116	34642
238	1772398	22678	11964	34642
239	1749720	22831	11811	34642
240	1726888	22986	11657	34642
241	1703903	23141	11502	34642
242	1680762	23297	11346	34642
243	1657465	23454	11188	34642
244	1634011	23612	11030	34642
245	1610399	23772	10871	34642
246	1586627	23932	10710	34642
247	1562695	24094	10549	34642
248	1538601	24256	10386	34642
249	1514344	24420	10222	34642
250	1489924	24585	10057	34642
251	1465339	24751	9892	34642
252	1440588	24918	9724	34642
253	1415670	25086	9556	34642
254	1390584	25256	9387	34642
255	1365329	25426	9216	34642
256	1339902	25598	9045	34642
257	1314305	25770	8872	34642
258	1288534	25944	8698	34642
259	1262590	26120	8523	34642

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
260	1236470	26296	8347	34642
261	1210175	26473	8169	34642
262	1183701	26652	7990	34642
263	1157049	26832	7811	34642
264	1130217	27013	7629	34642
265	1103204	27195	7447	34642
266	1076009	27379	7264	34642
267	1048630	27564	7079	34642
268	1021066	27750	6893	34642
269	993316	27937	6705	34642
270	965379	28126	6517	34642
271	937254	28316	6327	34642
272	908938	28507	6136	34642
273	880431	28699	5943	34642
274	851732	28893	5750	34642
275	822840	29088	5555	34642
276	793752	29284	5358	34642
277	764468	29482	5161	34642
278	734986	29681	4962	34642
279	705305	29881	4761	34642
280	675424	30083	4560	34642
281	645341	30286	4357	34642
282	615055	30490	4152	34642
283	584564	30696	3946	34642
284	553868	30903	3739	34642
285	522965	31112	3531	34642
286	491853	31322	3321	34642
287	460531	31533	3109	34642
288	428997	31746	2896	34642
289	397251	31961	2682	34642
290	365291	32176	2466	34642
291	333114	32393	2249	34642
292	300721	32612	2030	34642
293	268109	32832	1810	34642
294	235277	33054	1589	34642
295	202223	33277	1365	34642
296	168946	33502	1141	34642
297	135444	33728	915	34642
298	101716	33955	687	34642
299	67761	34185	458	34642

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
300	33576	33576	227	33803

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)	4450000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300
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 34642
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)	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)	5941911
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)	4450000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	10391911
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 Nitesh Kale will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9921820089.

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

Thanking you,
Yours sincerely

Name: Prutha Gokhale

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.