

Unique Reference Number – 77000344554

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 26/09/2026

Letter Generation Date: 27/09/2026

Customer Name: Mahendra B Chaudhari, MANISHA M CHAUDHARI

Communication Address:, SR NO 94 FLAT NO 402 SKYLER BUILDING, NEAR S B PATIL SCHOOL, Ravet, Pune Moffusil, PUNE, MAHARASHTRA, IN, 412101

Phone: +91-8087446273

Email ID: manisha.chaudhari8@gmail.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:
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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
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000344554	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		2683000 (Rs. Twenty-Six Lakhs Eighty-Three 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)		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		24226		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	24660
								253
8	Fee/Charges							
		Payable to the RE (A)			Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees (Non refundable)	One time		17700		NIL		NIL
(ii)	Login Fee (Non refundable)	One time		1475		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.				9.15 % 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	Credit Card availed on 09/04/2023 for Rs. 39279 - Balance Tenure proof to be documented
16	Customer verification to be positive
17	Declaration of communication address in case Non OVD document taken for address proof to be documented
18	Dual DOB Declaration of app to be taken in manner prescribed prior to disbursement
19	Enach To Be Documented Prior To Disbursement.
20	Final sanction is subject to collateral comfort
21	Gold Loan availed on 17/12/2025 for Rs. 1883103 - Balance Tenure proof to be documented
22	Income Ownership Norms to be complied with.
23	Legal Heir NOC to be provided(If applicable)
24	LTV To be restricted as per policy norms
25	Manual CIBIL of app containing correct DOB as per PAN to be documented prior to disbursement
26	MOE to be executed in favor of ICICI HFC
27	NOI to be executed by the customer
28	OCR Clearance
29	OSV to be documented prior to disbursement
30	Positive Visit at main residence of app and coapp located at Skyler building flat No 402 near SB Patil school Ravet to be done by IHFC Employee and same to be documented prior to disbursement
31	Rcu To Be Positive.
32	Repayment of the loan to be made through AXIS BANK 925010051315305- Mahendra
33	Repayment To Be Taken From Axis Bank Account Bearing Number-925010051315305
34	Resi And Office Fi To Be Positive
35	Roi Approval of 9.05 pcs or lower needs to be taken prior to disbursement
36	Subject To Legal And Technical Clearance
37	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	2683000	3992	20235	24226
2	2679008	4022	20205	24226
3	2674986	4052	20174	24226
4	2670934	4083	20144	24226
5	2666852	4113	20113	24226
6	2662738	4145	20082	24226

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7	2658594	4176	20051	24226
8	2654418	4207	20019	24226
9	2650211	4239	19987	24226
10	2645972	4271	19956	24226
11	2641701	4303	19923	24226
12	2637397	4336	19891	24226
13	2633062	4368	19858	24226
14	2628694	4401	19825	24226
15	2624292	4434	19792	24226
16	2619858	4468	19759	24226
17	2615390	4502	19725	24226
18	2610888	4536	19691	24226
19	2606353	4570	19657	24226
20	2601783	4604	19622	24226
21	2597179	4639	19588	24226
22	2592540	4674	19553	24226
23	2587866	4709	19517	24226
24	2583157	4745	19482	24226
25	2578412	4780	19446	24226
26	2573632	4817	19410	24226
27	2568815	4853	19374	24226
28	2563962	4889	19337	24226
29	2559073	4926	19300	24226
30	2554146	4963	19263	24226
31	2549183	5001	19226	24226
32	2544182	5039	19188	24226
33	2539143	5077	19150	24226
34	2534067	5115	19112	24226
35	2528952	5153	19073	24226
36	2523798	5192	19034	24226
37	2518606	5232	18995	24226
38	2513374	5271	18956	24226
39	2508103	5311	18916	24226
40	2502793	5351	18876	24226
41	2497442	5391	18835	24226
42	2492051	5432	18795	24226
43	2486619	5473	18754	24226
44	2481146	5514	18712	24226
45	2475632	5556	18671	24226
46	2470077	5598	18629	24226

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
47	2464479	5640	18587	24226
48	2458839	5682	18544	24226
49	2453157	5725	18501	24226
50	2447432	5768	18458	24226
51	2441664	5812	18415	24226
52	2435852	5856	18371	24226
53	2429996	5900	18327	24226
54	2424097	5944	18282	24226
55	2418152	5989	18237	24226
56	2412163	6034	18192	24226
57	2406129	6080	18147	24226
58	2400049	6126	18101	24226
59	2393924	6172	18055	24226
60	2387752	6218	18008	24226
61	2381533	6265	17961	24226
62	2375268	6313	17914	24226
63	2368956	6360	17866	24226
64	2362595	6408	17818	24226
65	2356187	6456	17770	24226
66	2349731	6505	17721	24226
67	2343226	6554	17672	24226
68	2336672	6604	17623	24226
69	2330068	6653	17573	24226
70	2323415	6704	17523	24226
71	2316711	6754	17472	24226
72	2309957	6805	17421	24226
73	2303152	6856	17370	24226
74	2296295	6908	17318	24226
75	2289387	6960	17266	24226
76	2282427	7013	17214	24226
77	2275414	7066	17161	24226
78	2268349	7119	17108	24226
79	2261230	7173	17054	24226
80	2254057	7227	17000	24226
81	2246831	7281	16945	24226
82	2239550	7336	16890	24226
83	2232214	7391	16835	24226
84	2224822	7447	16779	24226
85	2217375	7503	16723	24226
86	2209872	7560	16667	24226

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
87	2202312	7617	16610	24226
88	2194695	7674	16552	24226
89	2187021	7732	16494	24226
90	2179288	7791	16436	24226
91	2171498	7849	16377	24226
92	2163649	7908	16318	24226
93	2155740	7968	16258	24226
94	2147772	8028	16198	24226
95	2139744	8089	16138	24226
96	2131655	8150	16077	24226
97	2123505	8211	16015	24226
98	2115294	8273	15953	24226
99	2107021	8336	15891	24226
100	2098685	8398	15828	24226
101	2090287	8462	15765	24226
102	2081825	8526	15701	24226
103	2073300	8590	15637	24226
104	2064710	8655	15572	24226
105	2056055	8720	15507	24226
106	2047335	8786	15441	24226
107	2038549	8852	15375	24226
108	2029698	8919	15308	24226
109	2020779	8986	15241	24226
110	2011793	9054	15173	24226
111	2002739	9122	15104	24226
112	1993617	9191	15036	24226
113	1984426	9260	14966	24226
114	1975166	9330	14897	24226
115	1965836	9400	14826	24226
116	1956436	9471	14755	24226
117	1946965	9543	14684	24226
118	1937422	9615	14612	24226
119	1927808	9687	14539	24226
120	1918120	9760	14466	24226
121	1908360	9834	14393	24226
122	1898526	9908	14319	24226
123	1888618	9983	14244	24226
124	1878636	10058	14169	24226
125	1868578	10134	14093	24226
126	1858444	10210	14016	24226

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127	1848234	10287	13939	24226
128	1837947	10365	13862	24226
129	1827582	10443	13784	24226
130	1817139	10522	13705	24226
131	1806617	10601	13625	24226
132	1796016	10681	13545	24226
133	1785335	10762	13465	24226
134	1774573	10843	13384	24226
135	1763731	10925	13302	24226
136	1752806	11007	13220	24226
137	1741799	11090	13137	24226
138	1730709	11174	13053	24226
139	1719536	11258	12969	24226
140	1708278	11343	12884	24226
141	1696935	11428	12798	24226
142	1685507	11514	12712	24226
143	1673992	11601	12625	24226
144	1662391	11689	12538	24226
145	1650702	11777	12450	24226
146	1638925	11866	12361	24226
147	1627059	11955	12271	24226
148	1615104	12045	12181	24226
149	1603059	12136	12090	24226
150	1590922	12228	11999	24226
151	1578695	12320	11906	24226
152	1566375	12413	11814	24226
153	1553962	12507	11720	24226
154	1541455	12601	11626	24226
155	1528854	12696	11531	24226
156	1516158	12792	11435	24226
157	1503367	12888	11338	24226
158	1490479	12985	11241	24226
159	1477493	13083	11143	24226
160	1464410	13182	11045	24226
161	1451228	13281	10945	24226
162	1437947	13381	10845	24226
163	1424565	13482	10744	24226
164	1411083	13584	10642	24226
165	1397499	13687	10540	24226
166	1383812	13790	10437	24226

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167	1370023	13894	10333	24226
168	1356129	13999	10228	24226
169	1342130	14104	10122	24226
170	1328026	14210	10016	24226
171	1313816	14318	9909	24226
172	1299498	14426	9801	24226
173	1285073	14534	9692	24226
174	1270538	14644	9582	24226
175	1255894	14754	9472	24226
176	1241140	14866	9361	24226
177	1226274	14978	9249	24226
178	1211296	15091	9136	24226
179	1196205	15205	9022	24226
180	1181001	15319	8907	24226
181	1165681	15435	8792	24226
182	1150247	15551	8675	24226
183	1134695	15669	8558	24226
184	1119027	15787	8440	24226
185	1103240	15906	8321	24226
186	1087334	16026	8201	24226
187	1071309	16147	8080	24226
188	1055162	16268	7958	24226
189	1038894	16391	7835	24226
190	1022503	16515	7712	24226
191	1005988	16639	7587	24226
192	989349	16765	7462	24226
193	972584	16891	7335	24226
194	955693	17018	7208	24226
195	938675	17147	7080	24226
196	921528	17276	6950	24226
197	904252	17406	6820	24226
198	886845	17538	6689	24226
199	869308	17670	6557	24226
200	851638	17803	6423	24226
201	833835	17938	6289	24226
202	815897	18073	6154	24226
203	797824	18209	6017	24226
204	779615	18346	5880	24226
205	761269	18485	5742	24226
206	742784	18624	5602	24226

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207	724160	18765	5462	24226
208	705395	18906	5320	24226
209	686489	19049	5178	24226
210	667440	19192	5034	24226
211	648248	19337	4889	24226
212	628911	19483	4744	24226
213	609428	19630	4597	24226
214	589798	19778	4449	24226
215	570020	19927	4299	24226
216	550093	20077	4149	24226
217	530016	20229	3998	24226
218	509787	20381	3845	24226
219	489405	20535	3691	24226
220	468870	20690	3537	24226
221	448180	20846	3381	24226
222	427334	21003	3223	24226
223	406331	21162	3065	24226
224	385170	21321	2905	24226
225	363848	21482	2745	24226
226	342366	21644	2583	24226
227	320722	21807	2419	24226
228	298915	21972	2255	24226
229	276944	22137	2089	24226
230	254806	22304	1922	24226
231	232502	22473	1754	24226
232	210029	22642	1584	24226
233	187387	22813	1414	24226
234	164574	22985	1242	24226
235	141590	23158	1068	24226
236	118431	23333	894	24226
237	95099	23509	718	24226
238	71590	23686	540	24226
239	47904	23865	362	24226
240	24039	24039	182	24221

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)	2683000
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 24226
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)	

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		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)	3131359
6	Fee/Charges payable (in Rupees)	19175
A.	Payable to the RE (SI No.8A of the KFS)	19175
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)	2663825
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	5814359
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	9.15 %
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 Ajit Sawant will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9623159622.

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

Thanking you,
Yours sincerely

Name: Somil Daga

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.