

Unique Reference Number – 77000357662

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 16/09/2026

Letter Generation Date: 28/09/2026

Customer Name: SANDEEP GANGADHAR NIKAM, PRATIKA SANDEEP NIKAM, ASHA GANGADHAR NIKAM

Communication Address:, 510/ C 8 Punnyai CHS, Charkop Sector 5, Near Jain Mandir, Opp Charkop Bus Depot,, Charkop, Mumbai City North West, MUMBAI SUBURBAN, MAHARASHTRA, IN, 400067

Phone: +91-7900117244

Email ID: draft2nikam@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 300505 - FINWIZZ FINANCIAL SERVICES PRIVATE LIMITED)

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

ICICI Home Finance Company Limited

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

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

Toll free number for new customers:1800 267 4455
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

HF-38-VER-14-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000357662	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		2365000 (Rs. Twenty-Three Lakhs Sixty-Five 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)		192 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		192		25031		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					10.20 % 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 %	(-)8.70 %	10.20 %p.a	Once in 6 months or as and when required	As and when required	25403
								200
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.				10.20 % 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	1st tranche from top up towards the closure of applicant loans which are PL sanction amt 70000, HL sanction amt 521484, then co applicant loans which are PL sanction amt 285244, 181028 and rest amt to customer ac
15	1st Tranche to be disbursed in the favour of Capri Global Housing Finance towards the closure of H.L of sanction Rs. 2432482/-.
16	77000357662 App Number to be linked with 77000357663, App Number
17	All the applicants and co applicants of original loan structure to be taken on this loan structure and their CIBIL to be positive, same to be vetted by TCM prior to disbursement.
18	All the property owner to be applicant or co-applicant in the loan structure.
19	BT Kit to be executed with customer
20	Co Applicant revised salary slip of June 2026 with correct calculation to be taken on record and vetted by TCM prior to disbursement or Clarification from employer regarding June 2026 salary mismatch to be taken on record and vetted by TCM prior to disbursement.
21	Combined LTV (excluding insurance) should be within the policy defined LTV grid norms
22	Combined LTV should be restricted as per policy.
23	Credit Card availed on 11/11/2024 for Rs. 33542 - Balance Tenure proof to be documented
24	Customer verification to be positive
25	Declaration of communication address in case Non OVD document taken for address proof to be documented
26	End use letter to be taken on record prior to disbursement.
27	Latest Foreclosure Letter
28	Latest PF statement of applicant to be taken on record and verified by local credit team prior to disbursement or EPFO of applicant to be verified by local credit team prior to disbursement.
29	Legal Heir NOC of Mrs. Asha Gangadhar Nikam to be taken on record prior to disbursement or Subject to document sole child proof of Mr. Sandeep Gangadhar Nikam and same to be vetted by TCM before disb
30	Legal Heir NOC to be provided(If applicable)
31	Loan closure proof of ongoing PL of Rs.20000 and having current balance of Rs.20000 to be taken on record and vetted by TCM prior to disbursement.
32	Loan closure proof of ongoing PL of Rs.5000 and having current balance of Rs.5000 to be taken on record and vetted by TCM prior to disbursement.
33	MOE to be executed in favor of ICICI HFC
34	NOI to be executed by the customer
35	OSV, Self-Attestation and RCU Stamping required on KYC and Income and all docs.
36	Personal Loan availed on 22/08/2026 for Rs. 20000 - Closure proof to be documented
37	Personal Loan availed on 22/08/2026 for Rs. 5000 - Closure proof to be documented
38	Repayment of the loan to be made through AXIS BANK 923010061489447- SANDEEP
39	Subject to document 12 months bank statement from which the EMI of ongoing HL is getting deducted or SOA with a clear track and nil bounces seen and same to be vetted by TPM prior to disbursement.
40	Subject to Positive RCU report/RCU Screened.
41	Subject to Positive Resi and office FI Report to be obtained prior to disbursement.
42	Technical and Legal report to be positive

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43	Updated Bank Statement to be taken to check any new loan availed by customer and same to be vetted by TCM prior to disbursement.
44	Updated OVD documents of all applicants and co applicants to be taken on record or Demeed OVD documents of all applicants and co applicants to be taken on record and VKYC to be done and same to be vetted by TCM prior to disbursement.
45	Valid relationship proof as per login checklist for all applicants and co applicants to be taken on record and vetted by TCM prior to disbursement.

Annexure A.1.

Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2365000	4929	20103	25031
2	2360072	4970	20061	25031
3	2355101	5013	20019	25031
4	2350088	5055	19976	25031
5	2345033	5098	19933	25031
6	2339935	5142	19890	25031
7	2334793	5185	19846	25031
8	2329608	5229	19802	25031
9	2324379	5274	19758	25031
10	2319105	5319	19713	25031
11	2313786	5364	19668	25031
12	2308423	5409	19622	25031
13	2303013	5455	19576	25031
14	2297558	5502	19530	25031
15	2292056	5549	19483	25031
16	2286508	5596	19436	25031
17	2280912	5643	19388	25031
18	2275269	5691	19340	25031
19	2269577	5740	19292	25031
20	2263838	5788	19243	25031
21	2258049	5838	19194	25031
22	2252212	5887	19144	25031
23	2246325	5937	19094	25031
24	2240387	5988	19044	25031
25	2234400	6039	18993	25031
26	2228361	6090	18942	25031
27	2222271	6142	18890	25031
28	2216130	6194	18838	25031
29	2209936	6247	18785	25031
30	2203689	6300	18732	25031
31	2197389	6353	18678	25031
32	2191036	6407	18624	25031
33	2184629	6462	18570	25031
34	2178167	6517	18515	25031
35	2171651	6572	18460	25031
36	2165079	6628	18404	25031
37	2158451	6684	18347	25031
38	2151767	6741	18291	25031
39	2145026	6798	18233	25031
40	2138228	6856	18175	25031

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	2131372	6914	18117	25031
42	2124457	6973	18058	25031
43	2117484	7032	17999	25031
44	2110452	7092	17939	25031
45	2103360	7152	17879	25031
46	2096207	7213	17818	25031
47	2088994	7275	17757	25031
48	2081719	7336	17695	25031
49	2074383	7399	17633	25031
50	2066984	7462	17570	25031
51	2059523	7525	17506	25031
52	2051997	7589	17442	25031
53	2044408	7654	17378	25031
54	2036755	7719	17313	25031
55	2029036	7784	17247	25031
56	2021252	7850	17181	25031
57	2013402	7917	17114	25031
58	2005485	7984	17047	25031
59	1997500	8052	16979	25031
60	1989448	8121	16911	25031
61	1981327	8190	16842	25031
62	1973138	8259	16772	25031
63	1964878	8330	16702	25031
64	1956549	8400	16631	25031
65	1948148	8472	16560	25031
66	1939677	8544	16488	25031
67	1931133	8616	16415	25031
68	1922517	8690	16342	25031
69	1913827	8763	16268	25031
70	1905064	8838	16194	25031
71	1896226	8913	16118	25031
72	1887312	8989	16043	25031
73	1878324	9065	15966	25031
74	1869258	9142	15889	25031
75	1860116	9220	15811	25031
76	1850896	9298	15733	25031
77	1841598	9377	15654	25031
78	1832220	9457	15574	25031
79	1822763	9538	15494	25031
80	1813226	9619	15413	25031

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81	1803607	9700	15331	25031
82	1793907	9783	15249	25031
83	1784124	9866	15166	25031
84	1774258	9950	15082	25031
85	1764308	10034	14997	25031
86	1754274	10120	14912	25031
87	1744154	10206	14826	25031
88	1733948	10292	14739	25031
89	1723656	10380	14652	25031
90	1713276	10468	14563	25031
91	1702808	10557	14474	25031
92	1692251	10647	14385	25031
93	1681604	10737	14294	25031
94	1670867	10829	14203	25031
95	1660038	10921	14111	25031
96	1649117	11014	14018	25031
97	1638104	11107	13924	25031
98	1626997	11202	13830	25031
99	1615795	11297	13735	25031
100	1604498	11393	13639	25031
101	1593106	11490	13542	25031
102	1581616	11587	13444	25031
103	1570029	11686	13346	25031
104	1558343	11785	13246	25031
105	1546558	11885	13146	25031
106	1534673	11986	13045	25031
107	1522686	12088	12943	25031
108	1510598	12191	12841	25031
109	1498407	12295	12737	25031
110	1486113	12399	12632	25031
111	1473714	12504	12527	25031
112	1461209	12611	12421	25031
113	1448598	12718	12314	25031
114	1435881	12826	12205	25031
115	1423055	12935	12096	25031
116	1410120	13045	11987	25031
117	1397075	13156	11876	25031
118	1383919	13268	11764	25031
119	1370651	13380	11651	25031
120	1357271	13494	11537	25031

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121	1343776	13609	11423	25031
122	1330167	13725	11307	25031
123	1316443	13841	11190	25031
124	1302602	13959	11073	25031
125	1288643	14078	10954	25031
126	1274565	14197	10834	25031
127	1260368	14318	10714	25031
128	1246050	14440	10592	25031
129	1231611	14562	10469	25031
130	1217048	14686	10345	25031
131	1202362	14811	10221	25031
132	1187551	14937	10095	25031
133	1172614	15064	9968	25031
134	1157551	15192	9840	25031
135	1142359	15321	9711	25031
136	1127038	15451	9580	25031
137	1111587	15583	9449	25031
138	1096004	15715	9317	25031
139	1080289	15849	9183	25031
140	1064441	15983	9048	25031
141	1048457	16119	8912	25031
142	1032338	16256	8775	25031
143	1016082	16394	8637	25031
144	999688	16534	8498	25031
145	983154	16674	8357	25031
146	966480	16816	8216	25031
147	949664	16959	8073	25031
148	932705	17103	7928	25031
149	915602	17248	7783	25031
150	898354	17395	7637	25031
151	880959	17543	7489	25031
152	863416	17692	7340	25031
153	845724	17842	7189	25031
154	827882	17994	7037	25031
155	809888	18147	6885	25031
156	791741	18301	6730	25031
157	773440	18457	6575	25031
158	754983	18614	6418	25031
159	736369	18772	6260	25031
160	717597	18931	6100	25031

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161	698666	19092	5939	25031
162	679574	19255	5777	25031
163	660319	19418	5613	25031
164	640901	19583	5448	25031
165	621317	19750	5282	25031
166	601567	19918	5114	25031
167	581650	20087	4945	25031
168	561563	20258	4774	25031
169	541305	20430	4602	25031
170	520875	20604	4428	25031
171	500272	20779	4253	25031
172	479493	20955	4076	25031
173	458538	21133	3898	25031
174	437404	21313	3718	25031
175	416091	21494	3537	25031
176	394597	21677	3355	25031
177	372920	21861	3170	25031
178	351059	22047	2984	25031
179	329012	22234	2797	25031
180	306777	22423	2608	25031
181	284354	22614	2418	25031
182	261740	22806	2225	25031
183	238934	23000	2031	25031
184	215934	23196	1836	25031
185	192738	23393	1639	25031
186	169345	23592	1440	25031
187	145754	23792	1239	25031
188	121962	23994	1037	25031
189	97967	24198	833	25031
190	73769	24404	628	25031
191	49365	24611	420	25031
192	24754	24754	211	24965

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)	2365000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	192
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 25031
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating

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4	Rate of Interest (SI No. 6 of the KFS)	10.20 % 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)	2440981
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)	2365000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	4805981
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.20 %
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 Saurav Pathak will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7208687886.

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

Thanking you,
Yours sincerely

Name: Kena Prajapati

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icicihfc.com This is a system generated letter and does not require any physical signature.

I/We accept the above terms & conditions.

I hereby expressly acknowledge that I have been informed about the loan amount, tenure, applicable interest and other terms of the said loan. I hereby affix my signature in acceptance of the same.

Customer Signature

To be signed by all Borrower/co-borrower.

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