

Unique Reference Number – 77000267020

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 23/06/2026

Letter Generation Date: 25/06/2026

Customer Name: SAURABH SANJAY PANDHARE

Communication Address:, Flat No 301, Plot No 4 Suryoday Enclave, Amravati Road Kamla Nagar Kachimeth Wadi Nagpur, Wadi (Nagpur), Nagpur
Moffusil, NAGPUR, MAHARASHTRA, IN, 440023

Phone: +91-8888817187

Email ID: saurabhpanhare@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 284594 - URBAN MONEY 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
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HF-38-VER-13-01102025/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000267020	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		4150000 (Rs. Forty-One 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		33417		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)						8.50 % 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 %	(-)10.40 %	8.50 %p.a	Once in 6 months or as and when required	As and when required	34119
								325
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.					8.50 % 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	77000267020 App Number to be linked with 77000267021, App Number
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	Employment Stability Proof To be Documented Before Disbursement.
18	Legal Heir NOC to be provided (If applicable)
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 From Salary Account
23	Repayment of the loan to be made through HDFC BANK 000720231011474- SAURABH or HDFC BANK 50100314778973- SAURABH
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	4150000	4021	29396	33417
2	4145979	4050	29368	33417
3	4141929	4078	29339	33417
4	4137851	4107	29310	33417
5	4133744	4136	29281	33417
6	4129607	4166	29252	33417
7	4125442	4195	29222	33417
8	4121247	4225	29193	33417
9	4117022	4255	29163	33417
10	4112767	4285	29133	33417
11	4108482	4315	29102	33417
12	4104167	4346	29072	33417
13	4099821	4377	29041	33417
14	4095444	4408	29010	33417
15	4091037	4439	28979	33417
16	4086598	4470	28947	33417
17	4082128	4502	28916	33417
18	4077626	4534	28884	33417
19	4073092	4566	28852	33417

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
20	4068526	4598	28819	33417
21	4063928	4631	28787	33417
22	4059297	4664	28754	33417
23	4054633	4697	28721	33417
24	4049937	4730	28688	33417
25	4045207	4763	28654	33417
26	4040443	4797	28620	33417
27	4035646	4831	28586	33417
28	4030815	4865	28552	33417
29	4025949	4900	28518	33417
30	4021050	4935	28483	33417
31	4016115	4970	28448	33417
32	4011145	5005	28413	33417
33	4006141	5040	28377	33417
34	4001101	5076	28342	33417
35	3996025	5112	28306	33417
36	3990913	5148	28269	33417
37	3985765	5185	28233	33417
38	3980580	5221	28196	33417
39	3975359	5258	28159	33417
40	3970101	5295	28122	33417
41	3964805	5333	28085	33417
42	3959473	5371	28047	33417
43	3954102	5409	28009	33417
44	3948693	5447	27970	33417
45	3943246	5486	27932	33417
46	3937760	5525	27893	33417
47	3932236	5564	27854	33417
48	3926672	5603	27814	33417
49	3921069	5643	27775	33417
50	3915426	5683	27735	33417
51	3909743	5723	27695	33417
52	3904020	5764	27654	33417
53	3898257	5804	27613	33417
54	3892453	5845	27572	33417
55	3886607	5887	27531	33417
56	3880720	5929	27489	33417
57	3874792	5971	27447	33417
58	3868821	6013	27405	33417
59	3862808	6055	27362	33417
60	3856753	6098	27319	33417

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
61	3850655	6142	27276	33417
62	3844513	6185	27232	33417
63	3838328	6229	27189	33417
64	3832099	6273	27145	33417
65	3825826	6317	27100	33417
66	3819509	6362	27055	33417
67	3813147	6407	27010	33417
68	3806739	6453	26965	33417
69	3800287	6498	26919	33417
70	3793789	6544	26873	33417
71	3787244	6591	26827	33417
72	3780654	6637	26780	33417
73	3774016	6684	26733	33417
74	3767332	6732	26686	33417
75	3760600	6779	26638	33417
76	3753821	6827	26590	33417
77	3746993	6876	26542	33417
78	3740117	6925	26493	33417
79	3733193	6974	26444	33417
80	3726219	7023	26395	33417
81	3719196	7073	26345	33417
82	3712124	7123	26295	33417
83	3705001	7173	26244	33417
84	3697828	7224	26193	33417
85	3690604	7275	26142	33417
86	3683328	7327	26091	33417
87	3676002	7379	26039	33417
88	3668623	7431	25987	33417
89	3661192	7484	25934	33417
90	3653708	7537	25881	33417
91	3646172	7590	25828	33417
92	3638582	7644	25774	33417
93	3630938	7698	25720	33417
94	3623240	7752	25665	33417
95	3615488	7807	25610	33417
96	3607681	7863	25555	33417
97	3599818	7918	25499	33417
98	3591900	7974	25443	33417
99	3583925	8031	25387	33417
100	3575895	8088	25330	33417

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
101	3567807	8145	25272	33417
102	3559662	8203	25215	33417
103	3551459	8261	25157	33417
104	3543198	8319	25098	33417
105	3534879	8378	25039	33417
106	3526501	8438	24980	33417
107	3518063	8497	24920	33417
108	3509566	8558	24860	33417
109	3501008	8618	24799	33417
110	3492390	8679	24738	33417
111	3483711	8741	24677	33417
112	3474970	8803	24615	33417
113	3466167	8865	24553	33417
114	3457302	8928	24490	33417
115	3448375	8991	24426	33417
116	3439384	9055	24363	33417
117	3430329	9119	24299	33417
118	3421210	9183	24234	33417
119	3412027	9248	24169	33417
120	3402778	9314	24104	33417
121	3393464	9380	24038	33417
122	3384084	9446	23971	33417
123	3374638	9513	23904	33417
124	3365124	9581	23837	33417
125	3355544	9649	23769	33417
126	3345895	9717	23701	33417
127	3336178	9786	23632	33417
128	3326392	9855	23562	33417
129	3316537	9925	23493	33417
130	3306613	9995	23422	33417
131	3296617	10066	23352	33417
132	3286551	10137	23280	33417
133	3276414	10209	23208	33417
134	3266205	10281	23136	33417
135	3255924	10354	23063	33417
136	3245570	10428	22990	33417
137	3235142	10501	22916	33417
138	3224641	10576	22842	33417
139	3214065	10651	22767	33417
140	3203414	10726	22691	33417

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141	3192688	10802	22615	33417
142	3181886	10879	22539	33417
143	3171007	10956	22462	33417
144	3160051	11033	22384	33417
145	3149018	11111	22306	33417
146	3137907	11190	22227	33417
147	3126717	11269	22148	33417
148	3115447	11349	22068	33417
149	3104098	11430	21988	33417
150	3092668	11511	21907	33417
151	3081158	11592	21825	33417
152	3069565	11674	21743	33417
153	3057891	11757	21661	33417
154	3046134	11840	21577	33417
155	3034294	11924	21493	33417
156	3022370	12009	21409	33417
157	3010361	12094	21324	33417
158	2998268	12179	21238	33417
159	2986089	12266	21152	33417
160	2973823	12352	21065	33417
161	2961471	12440	20978	33417
162	2949031	12528	20889	33417
163	2936503	12617	20801	33417
164	2923886	12706	20711	33417
165	2911180	12796	20621	33417
166	2898384	12887	20531	33417
167	2885497	12978	20439	33417
168	2872519	13070	20348	33417
169	2859449	13163	20255	33417
170	2846286	13256	20162	33417
171	2833030	13350	20068	33417
172	2819681	13444	19973	33417
173	2806236	13539	19878	33417
174	2792697	13635	19782	33417
175	2779062	13732	19686	33417
176	2765330	13829	19588	33417
177	2751500	13927	19490	33417
178	2737573	14026	19392	33417
179	2723547	14125	19292	33417
180	2709422	14225	19192	33417

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181	2695197	14326	19091	33417
182	2680871	14428	18990	33417
183	2666443	14530	18888	33417
184	2651914	14633	18785	33417
185	2637281	14736	18681	33417
186	2622545	14841	18577	33417
187	2607704	14946	18472	33417
188	2592758	15052	18366	33417
189	2577707	15158	18259	33417
190	2562548	15266	18152	33417
191	2547283	15374	18044	33417
192	2531909	15483	17935	33417
193	2516426	15592	17825	33417
194	2500834	15703	17715	33417
195	2485131	15814	17604	33417
196	2469317	15926	17491	33417
197	2453391	16039	17379	33417
198	2437353	16152	17265	33417
199	2421200	16267	17151	33417
200	2404933	16382	17035	33417
201	2388551	16498	16919	33417
202	2372053	16615	16803	33417
203	2355438	16733	16685	33417
204	2338706	16851	16566	33417
205	2321854	16971	16447	33417
206	2304884	17091	16327	33417
207	2287793	17212	16206	33417
208	2270581	17334	16084	33417
209	2253248	17457	15961	33417
210	2235791	17580	15837	33417
211	2218211	17705	15713	33417
212	2200506	17830	15587	33417
213	2182676	17956	15461	33417
214	2164720	18084	15334	33417
215	2146636	18212	15206	33417
216	2128425	18341	15077	33417
217	2110084	18471	14947	33417
218	2091613	18601	14816	33417
219	2073012	18733	14684	33417
220	2054279	18866	14552	33417

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221	2035413	18999	14418	33417
222	2016413	19134	14283	33417
223	1997279	19270	14148	33417
224	1978010	19406	14011	33417
225	1958604	19544	13874	33417
226	1939060	19682	13736	33417
227	1919378	19821	13596	33417
228	1899557	19962	13456	33417
229	1879595	20103	13314	33417
230	1859492	20246	13172	33417
231	1839246	20389	13028	33417
232	1818857	20533	12884	33417
233	1798324	20679	12739	33417
234	1777645	20825	12592	33417
235	1756819	20973	12445	33417
236	1735847	21121	12296	33417
237	1714725	21271	12146	33417
238	1693454	21422	11996	33417
239	1672032	21573	11844	33417
240	1650459	21726	11691	33417
241	1628733	21880	11537	33417
242	1606853	22035	11382	33417
243	1584817	22191	11226	33417
244	1562626	22348	11069	33417
245	1540278	22507	10911	33417
246	1517771	22666	10751	33417
247	1495105	22827	10591	33417
248	1472278	22988	10429	33417
249	1449290	23151	10266	33417
250	1426139	23315	10102	33417
251	1402824	23480	9937	33417
252	1379343	23647	9771	33417
253	1355697	23814	9603	33417
254	1331882	23983	9435	33417
255	1307900	24153	9265	33417
256	1283747	24324	9094	33417
257	1259423	24496	8921	33417
258	1234927	24670	8748	33417
259	1210257	24844	8573	33417
260	1185413	25020	8397	33417

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
261	1160393	25198	8220	33417
262	1135195	25376	8041	33417
263	1109819	25556	7862	33417
264	1084263	25737	7681	33417
265	1058527	25919	7498	33417
266	1032608	26103	7315	33417
267	1006505	26288	7130	33417
268	980217	26474	6944	33417
269	953743	26661	6756	33417
270	927082	26850	6567	33417
271	900232	27040	6377	33417
272	873192	27232	6186	33417
273	845960	27425	5993	33417
274	818535	27619	5798	33417
275	790916	27815	5603	33417
276	763101	28012	5406	33417
277	735089	28210	5207	33417
278	706879	28410	5008	33417
279	678469	28611	4806	33417
280	649858	28814	4604	33417
281	621044	29018	4400	33417
282	592026	29223	4194	33417
283	562803	29430	3987	33417
284	533373	29639	3779	33417
285	503734	29849	3569	33417
286	473885	30060	3357	33417
287	443824	30273	3144	33417
288	413551	30488	2930	33417
289	383063	30704	2714	33417
290	352360	30921	2496	33417
291	321439	31140	2277	33417
292	290299	31361	2057	33417
293	258938	31583	1835	33417
294	227355	31807	1611	33417
295	195548	32032	1386	33417
296	163517	32259	1159	33417
297	131258	32487	930	33417
298	98771	32717	700	33417
299	66053	32949	468	33417
300	33104	33104	235	33339

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)	4150000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	300

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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 33417
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)	8.50 % 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)	5875175
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)	4150000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	10025175
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.50 %
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. 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/alterd 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.
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

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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 Ashish Lanjewar will assist you with all your requirements pertaining to the above facility. You can reach him /her on 9518368625.

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

Thanking you,
Yours sincerely

Name: Mukesh Dalal

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.