

Unique Reference Number – 77000357336

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/09/2026

Letter Generation Date: 29/09/2026

Customer Name: Shivcharandas Shivaji Patil, Meena Shivcharandas Patil

Communication Address:, House No.981 Jadhav Sankul,, Satpur Ambad Link Road, Chunchale Shiwar, Ambad,, Ambad A.S., Nasik, NASHIK, MAHARASHTRA, IN, 422010

Phone: +91-9168088112

Email ID: patilshiv79@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 247180 - RULOANS DISTRIBUTION SERVICES PVT LTD)

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

ICICI Home Finance Company Limited

Registered Office:
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-I-38-VER-13-01072026/KFS

ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000357336		Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance			
2	Sanctioned Loan amount (in Rupees)			77832 (Rs. Seventy-Seven Thousand Eight Hundred and Thirty-Two 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			100% upfront					
4	Loan term (year/months/days)			120 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		120		1055		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						10.60 % 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 %	(-)8.30 %	10.60 %p.a	Once in 6 months or as and when required	As and when required	1066	122
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		0		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					10.61 % 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					NIL			
(vi)	Any other charges (please specify) *								
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,				NIL			

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		per transaction –	
(ii)	Repayment mode swap charges (PDC to PDC) –		₹1000/- (Rupees One Thousand only)
(iii)	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)
(iv)	Cheque / Repayment Mode swap charges other than PDC to PDC –		₹500/- (Rupees Five Hundred Only)
(v)	Charges for Amortisation Schedule –		₹100/- (Rupees One Hundred only)
(vi)	Charges for Statement of account –		₹100/- (Rupees One Hundred only)
(vii)	Charges for prepayment statement -		₹500/- (Rupees Five Hundred Only)
(viii)	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)		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.

Part 3

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.
- We have been informed that availing this loan along with the mortgage loan is NOT mandatory I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us
- I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well

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	Terms and conditions as mentioned in Annexure B.
4	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
5	All Verifications to be positive prior to disbursement
6	No Negative Hunter Matches found, same to be checked prior to disbursement.
7	OSV to be verified on KYC and income documents.
8	Positive RCU to be obtained prior to disbursement.
9	Submission of KYC documents which is mandatory for further processing
10	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.
11	Updated KYC to be provided, if applicable

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12	Repayment of the loan to be made through BANK OF BARODA 84920100000881- Shivcharandas or BANK OF BARODA 8490200001862-SHIVCHARANDAS
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Annexure A.1. - Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	77832	367	688	1055
2	77465	371	685	1055
3	77094	374	681	1055
4	76720	377	678	1055
5	76342	381	675	1055
6	75962	384	671	1055
7	75578	387	668	1055
8	75190	391	665	1055
9	74800	394	661	1055
10	74405	398	658	1055
11	74008	401	654	1055
12	73606	405	651	1055
13	73202	408	647	1055
14	72793	412	644	1055
15	72381	416	640	1055
16	71966	419	636	1055
17	71546	423	632	1055
18	71123	427	629	1055
19	70696	431	625	1055
20	70266	434	621	1055
21	69832	438	617	1055
22	69393	442	613	1055
23	68951	446	610	1055
24	68506	450	606	1055
25	68056	454	602	1055
26	67602	458	598	1055
27	67144	462	594	1055
28	66682	466	590	1055
29	66216	470	585	1055
30	65746	474	581	1055
31	65272	478	577	1055
32	64793	483	573	1055
33	64311	487	569	1055
34	63824	491	564	1055
35	63333	496	560	1055
36	62837	500	556	1055
37	62337	504	551	1055
38	61833	509	547	1055
39	61324	513	542	1055
40	60811	518	538	1055

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	60293	522	533	1055
42	59770	527	528	1055
43	59243	532	524	1055
44	58712	536	519	1055
45	58175	541	514	1055
46	57634	546	510	1055
47	57088	551	505	1055
48	56537	556	500	1055
49	55982	560	495	1055
50	55421	565	490	1055
51	54856	570	485	1055
52	54285	575	480	1055
53	53710	581	475	1055
54	53129	586	470	1055
55	52544	591	465	1055
56	51953	596	459	1055
57	51357	601	454	1055
58	50755	607	449	1055
59	50149	612	443	1055
60	49537	617	438	1055
61	48919	623	433	1055
62	48296	628	427	1055
63	47668	634	422	1055
64	47034	640	416	1055
65	46395	645	410	1055
66	45749	651	405	1055
67	45099	657	399	1055
68	44442	662	393	1055
69	43779	668	387	1055
70	43111	674	381	1055
71	42437	680	375	1055
72	41757	686	369	1055
73	41071	692	363	1055
74	40379	698	357	1055
75	39680	704	351	1055
76	38976	711	345	1055
77	38265	717	339	1055
78	37548	723	332	1055
79	36825	730	326	1055
80	36095	736	319	1055

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
81	35359	743	313	1055
82	34616	749	306	1055
83	33867	756	300	1055
84	33111	763	293	1055
85	32349	769	286	1055
86	31579	776	279	1055
87	30803	783	273	1055
88	30020	790	266	1055
89	29231	797	259	1055
90	28434	804	252	1055
91	27630	811	245	1055
92	26819	818	237	1055
93	26001	825	230	1055
94	25176	833	223	1055
95	24343	840	216	1055
96	23503	847	208	1055
97	22656	855	201	1055
98	21801	862	193	1055
99	20938	870	185	1055
100	20068	878	178	1055
101	19190	885	170	1055
102	18305	893	162	1055
103	17412	901	154	1055
104	16510	909	146	1055
105	15601	917	138	1055
106	14684	925	130	1055
107	13759	933	122	1055
108	12825	942	114	1055
109	11884	950	105	1055
110	10934	958	97	1055
111	9975	967	89	1055
112	9008	975	80	1055
113	8033	984	71	1055
114	7049	993	63	1055
115	6056	1002	54	1055
116	5055	1010	45	1055
117	4044	1019	36	1055
118	3025	1028	27	1055
119	1997	1037	18	1055
120	959	959	9	968

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)	77832
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	120

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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 1055
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)	10.60 % 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)	48740
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)	77832
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	126572
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	10.61 %
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

ANNEXURE B

PART 1

TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:

Definitions

"Transaction Document(s)" means this Sanction Letter along with the all Schedules hereto, Sanction Letters all writings, undertakings, authorizations, , 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 therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

- 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.
- 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.
- 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.
- ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - 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;
- The validity of the sanction for this Facility shall be available on the basis of validity of sanction for the linked mortgage loan of the Borrower stated in Part 3 of the KFS in this Sanction. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due
- 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.
- 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.

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8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

PART 2

ADDITIONAL TERMS AND CONDITIONS

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.

* 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 Yash Bodke will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7276741447.

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

Thanking you,
Yours sincerely

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Name: Rajat Gupta

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.

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-I-38-VER-13-01072026/KFS