

Unique Reference Number – 77000019356

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 30/03/2025

Letter Generation Date: 31/03/2025

Customer Name: ASMITA MANDWALE AMBURE, CHANDRAKANT MANDWALE

Communication Address: 98, Railway Lines, North, Solapur, 413001

Phone: +91-8120000076

Email ID: asmi18.mandwale@gmail.com

Dear Sir / Madam,

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

(Franchisee Code: 345888 - PRASHANT HANMANT GHODKE)

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

ICICI Home Finance Company Limited

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

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

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Website : www.icicihfc.com
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ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.	77000019356	Type of Loan and Purpose/End use of loan		Home Loan and Purchase/Improvement of Property			
2	Sanctioned Loan amount (in Rupees)		7500000 (Rs. Seventy-Five Lakhs 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)		216 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		216		69300		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2	
6	Interest rate (%) and type (fixed or floating or hybrid)					8.80 % 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)		19.05 %	(-)10.25 %	8.80 %p.a	Once in 6 months or as and when required	As and when required	70468 225
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	One time		12980		NIL		NIL
(ii)	Login Fee	One time		590		NIL		NIL
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					8.80 % 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*, if applicable							
	1)	Floating rate Housing loan				NIL		
	2)	Floating rate Non Housing loan where the Borrower(s) is individual and the end use of the loan facility is other than business purpose.				NIL		
	3)	Floating rate Non Housing loan where the loan is given to individual Borrower(s) for business purpose and to Non-Individual Borrower(s) for all-purpose.				4.00% + Applicable Taxes		
	4)	Fixed rate housing loan where loan is pre-closed by the borrower out of their own sources**.				NIL		

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5)	Fixed rate housing loan where loan is not pre-closed by the borrower out of their own sources**.	2.00% + Applicable Taxes
6)	Fixed rate non housing loans	4.00% + Applicable Taxes
* Charges, wherever applicable, will be applied to the outstanding loan amount and on all amounts tendered by the Borrower(s) toward prepayment of the Facility during the last one year from the date of final prepayment.		
**The expression "own sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution. Fixed rate loan is one where the rate is fixed for entire duration of the loan.		
#All Hybrid (dual) rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a Hybrid rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.		
(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) *	
(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
	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:

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- 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 EMIs.

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.
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	Applicant Professional qualification certificate of Architecture to be documented
14	Combined LTV is exceeding Policy defined LTV norms
15	Customer verification to be positive
16	Declaration of communication address in case Non OVD document taken for address proof to be documented
17	Legal Heir NOC to be provided (If applicable)
18	MOE to be executed in favor of ICICI HFC
19	NOI to be executed by the customer
20	OSV to be documented prior to disbursement
21	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	7500000	14300	55000	69300
2	7485700	14405	54896	69300
3	7471295	14511	54790	69300
4	7456785	14617	54684	69300
5	7442168	14724	54576	69300
6	7427444	14832	54468	69300
7	7412612	14941	54360	69300
8	7397671	15050	54250	69300
9	7382620	15161	54140	69300

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10	7367459	15272	54029	69300
11	7352188	15384	53917	69300
12	7336804	15497	53804	69300
13	7321307	15610	53690	69300
14	7305696	15725	53576	69300
15	7289971	15840	53460	69300
16	7274131	15956	53344	69300
17	7258175	16073	53227	69300
18	7242102	16191	53109	69300
19	7225910	16310	52991	69300
20	7209600	16430	52871	69300
21	7193171	16550	52750	69300
22	7176621	16671	52629	69300
23	7159949	16794	52507	69300
24	7143155	16917	52384	69300
25	7126239	17041	52260	69300
26	7109198	17166	52135	69300
27	7092032	17292	52009	69300
28	7074740	17419	51882	69300
29	7057321	17546	51754	69300
30	7039775	17675	51626	69300
31	7022100	17805	51496	69300
32	7004296	17935	51365	69300
33	6986360	18067	51234	69300
34	6968294	18199	51101	69300
35	6950095	18333	50968	69300
36	6931762	18467	50833	69300
37	6913295	18603	50698	69300
38	6894692	18739	50562	69300
39	6875953	18876	50424	69300
40	6857077	19015	50286	69300
41	6838062	19154	50146	69300
42	6818908	19295	50006	69300
43	6799613	19436	49864	69300
44	6780177	19579	49722	69300
45	6760598	19722	49578	69300
46	6740876	19867	49434	69300
47	6721009	20013	49288	69300
48	6700997	20159	49141	69300
49	6680837	20307	48993	69300

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Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
50	6660530	20456	48844	69300
51	6640074	20606	48694	69300
52	6619468	20757	48543	69300
53	6598711	20909	48391	69300
54	6577801	21063	48238	69300
55	6556738	21217	48083	69300
56	6535521	21373	47928	69300
57	6514148	21530	47771	69300
58	6492619	21687	47613	69300
59	6470931	21847	47454	69300
60	6449085	22007	47294	69300
61	6427078	22168	47132	69300
62	6404910	22331	46970	69300
63	6382579	22494	46806	69300
64	6360085	22659	46641	69300
65	6337426	22826	46475	69300
66	6314600	22993	46308	69300
67	6291607	23162	46139	69300
68	6268446	23331	45969	69300
69	6245114	23503	45798	69300
70	6221612	23675	45626	69300
71	6197937	23848	45452	69300
72	6174088	24023	45277	69300
73	6150065	24200	45101	69300
74	6125865	24377	44924	69300
75	6101488	24556	44745	69300
76	6076933	24736	44565	69300
77	6052197	24917	44383	69300
78	6027280	25100	44201	69300
79	6002180	25284	44016	69300
80	5976896	25469	43831	69300
81	5951426	25656	43644	69300
82	5925770	25844	43456	69300
83	5899926	26034	43267	69300
84	5873892	26225	43076	69300
85	5847667	26417	42883	69300
86	5821250	26611	42690	69300
87	5794639	26806	42495	69300
88	5767833	27003	42298	69300
89	5740831	27201	42100	69300

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90	5713630	27400	41900	69300
91	5686230	27601	41700	69300
92	5658629	27803	41497	69300
93	5630826	28007	41293	69300
94	5602818	28213	41088	69300
95	5574606	28420	40881	69300
96	5546186	28628	40673	69300
97	5517558	28838	40463	69300
98	5488720	29049	40251	69300
99	5459671	29262	40038	69300
100	5430408	29477	39823	69300
101	5400931	29693	39607	69300
102	5371238	29911	39390	69300
103	5341327	30130	39170	69300
104	5311197	30351	38949	69300
105	5280846	30574	38727	69300
106	5250272	30798	38502	69300
107	5219474	31024	38277	69300
108	5188450	31251	38049	69300
109	5157199	31481	37820	69300
110	5125718	31711	37589	69300
111	5094007	31944	37357	69300
112	5062063	32178	37122	69300
113	5029885	32414	36886	69300
114	4997470	32652	36649	69300
115	4964819	32891	36409	69300
116	4931927	33133	36168	69300
117	4898795	33376	35925	69300
118	4865419	33620	35680	69300
119	4831799	33867	35434	69300
120	4797932	34115	35185	69300
121	4763817	34365	34935	69300
122	4729452	34617	34683	69300
123	4694834	34871	34429	69300
124	4659963	35127	34174	69300
125	4624836	35385	33916	69300
126	4589452	35644	33656	69300
127	4553808	35905	33395	69300
128	4517902	36169	33132	69300
129	4481733	36434	32867	69300

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130	4445300	36701	32599	69300
131	4408598	36970	32330	69300
132	4371628	37241	32059	69300
133	4334387	37515	31786	69300
134	4296872	37790	31511	69300
135	4259083	38067	31234	69300
136	4221016	38346	30955	69300
137	4182670	38627	30673	69300
138	4144043	38910	30390	69300
139	4105133	39196	30105	69300
140	4065937	39483	29817	69300
141	4026454	39773	29528	69300
142	3986681	40064	29236	69300
143	3946617	40358	28942	69300
144	3906259	40654	28646	69300
145	3865604	40952	28348	69300
146	3824652	41253	28048	69300
147	3783400	41555	27745	69300
148	3741845	41860	27441	69300
149	3699985	42167	27134	69300
150	3657818	42476	26824	69300
151	3615342	42787	26513	69300
152	3572555	43101	26199	69300
153	3529453	43417	25883	69300
154	3486036	43736	25565	69300
155	3442300	44056	25244	69300
156	3398244	44380	24921	69300
157	3353864	44705	24595	69300
158	3309159	45033	24268	69300
159	3264126	45363	23937	69300
160	3218763	45696	23605	69300
161	3173068	46031	23270	69300
162	3127037	46368	22932	69300
163	3080668	46708	22592	69300
164	3033960	47051	22250	69300
165	2986909	47396	21904	69300
166	2939513	47744	21557	69300
167	2891769	48094	21207	69300
168	2843676	48446	20854	69300
169	2795229	48802	20499	69300

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170	2746428	49160	20141	69300
171	2697268	49520	19780	69300
172	2647748	49883	19417	69300
173	2597865	50249	19052	69300
174	2547616	50617	18683	69300
175	2496998	50989	18312	69300
176	2446010	51363	17938	69300
177	2394647	51739	17561	69300
178	2342908	52119	17182	69300
179	2290789	52501	16800	69300
180	2238288	52886	16415	69300
181	2185402	53274	16027	69300
182	2132129	53664	15636	69300
183	2078464	54058	15243	69300
184	2024406	54454	14846	69300
185	1969952	54854	14447	69300
186	1915098	55256	14045	69300
187	1859842	55661	13639	69300
188	1804181	56069	13231	69300
189	1748112	56481	12820	69300
190	1691631	56895	12406	69300
191	1634737	57312	11989	69300
192	1577425	57732	11568	69300
193	1519693	58156	11145	69300
194	1461537	58582	10718	69300
195	1402955	59012	10289	69300
196	1343943	59444	9856	69300
197	1284499	59880	9420	69300
198	1224618	60319	8981	69300
199	1164299	60762	8539	69300
200	1103537	61207	8093	69300
201	1042330	61656	7644	69300
202	980674	62108	7192	69300
203	918565	62564	6737	69300
204	856001	63023	6278	69300
205	792979	63485	5816	69300
206	729494	63950	5350	69300
207	665543	64419	4881	69300
208	601124	64892	4409	69300
209	536232	65368	3933	69300

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210	470865	65847	3454	69300
211	405018	66330	2971	69300
212	338688	66816	2484	69300
213	271872	67306	1994	69300
214	204565	67800	1501	69300
215	136765	68297	1003	69300
216	68468	68468	503	68971

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)	7500000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	216
a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no.of EMIs in case of monthly instalments) SI No. 5 of the KFS	EMI 69300
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)	8.80 % 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)	7468582
6	*Fee/Charges payable (in Rupees)	13570
A.	Payable to the RE (SI No.8A of the KFS)	13570
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)	7500000
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)**	14968582
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	8.80 %
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

*For upfront fees/charges which are deducted from disbursement amount , please refer Annex A , Sr no 8 (Fees/ Charges)

**Fees/Charges wherever paid by customer through cheque/online/any other mode, these fees /charges are not considered for the computation of Sr.No.7 (Net disbursed amount) & Sr.No.8 (Total amount to be paid by the borrower).

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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, for which the said property was charged to ICICI HFC and/or ICICI Group.

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

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 Abhijeet Pande will assist you with all your requirements pertaining to the above facility. You can reach him /her on 8459076247.

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

Thanking you,
Yours sincerely

Name: Abhijeet Pande

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.

मैं लिए हुए ऋण की राशि, अर्वाधे, लागू ब्याज और उक्त ऋण की अन्य शर्तों के बारे में सूचित किए जाने की बात को स्पष्ट तौर पर स्वीकार करता/करती हूँ। मैं यहाँ अपनी सहमति देते हुए इस पर हस्ताक्षर करता/करती हूँ।

Customer Signature

To be signed by all Borrower/co-borrower.

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