

RK DEVELOPERS

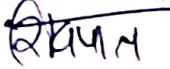
Reg. Office Address- Plot No 76, Govind Nagar Vistar, Kalwar Road, Gokulpura, Jhotwara,
Jaipur, Rajasthan- 302012
Contact No.: 7023775549
E-mail: mk.sevada121@gmail.com

DECLARATION CUM UNDERTAKING

I Shiv Pal S/o Sewa Ram aged 54 years R/o Plot No. 76, Govind Nagar Vistar, Kalwar Road, Gokulpura, Jhotwara, Jaipur, Rajasthan 302012 duly authorized by the promoter **RK DEVELOPERS** regarding our project **SHREEJI RESIDENCY** is situated at Plot No. 1, 1-A, 1-B, In Scheme Green Villas, Mitra Housing Construction Co-operative Society Limited, Gram Nand Kishorpura Urf Manyawas, Jaipur, Rajasthan-302020 declare that Promoter has obtained a Plot and Home Construction Loan of Rs.9,40,98,204/- from **Aditya Birla Housing Finance Limited**.

FOR RK DEVELOPERS

For R K DEVELOPERS



Partner

Authorized Signatory

Shiv Pal

Date: 16/12/2024

Place: Jaipur

Aditya Birla Housing Finance Ltd.



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Dated: 28-May-2024

Ref No: 3000036920

To,

MR. SHIV PAL, MR. SATPAL YADAV, RK DEVELOPERS

Plot no. 76,

Govind Nagar Vistar, Kalwar Road, SHRI KALYAN VATIKA, Gokulpura,

Jaipur, Jaipur, Jaipur, Rajasthan, IND, 302012.

Sub: Your application for MICRO CONSTRUCTION FINANCE from Aditya Birla Housing Finance Limited

Dear Sir/ Madam,

Thank you for choosing Aditya Birla Housing Finance Limited (ABHFL) for your loan needs.

We are pleased to inform that we have sanctioned a MICRO CONSTRUCTION FINANCE, the details of which are given below and overleaf.

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Particulars	Description	
Purpose of Loan	PLOT AND HOME CONSTRUCTION LOAN - New	
Amount Sanctioned	9,40,98,204/- (Rupees Nine Crore Forty Lakh Ninety Eight Thousand Two Hundred Four only)	
Term/Tenor of the Loan	120 Months	
Security	Mortgage of immovable properties: Property 1: Unit No : NA, Floor No : NA, Project Name : Green Vilas, Revenue Record No : Plot No.01, 1-A And 1-B, In Scheme Green Vilas, At Village Nand kishorepura Urf Manyawas, Jaipur Rajasthan 302020, Plot No : Plot No.01, 1-A And 1-B, Neeru Paridhan, 80 Ft Road, Jaipur, Nand kishorepura Urf Manyawas, Sohan Nagar, Sanganer, Jaipur, Rajasthan, 302020	
Property Surrounding	North- Plot No.02 East- Road 40' Wide South- Road 20' wide West- Other	
Latitude/Longitude	Latitude- 26.872111 Longitude- 75.738583	
Equated Installment (EI)	Rs.14,61,030	
Interest Rate Type	Floating	
Total processing fee (Non Refundable) ** Inclusive of all tax	Charges	Primary Product
	Balance fee or Sanction fee	1097850
	Login fee	1500
	CERSAI fee	354
	IMGC Premium	0
	Legal Processing Charges	0
Processing Fee paid	Rs.1500/-	
Balance Fees to be collected	Rs.1098204/-	
ABHFL Reference Rate	ABHFL Reference Rate ARR_MICRO CONSTRUCTION FINANCE_SENP on date of this letter is 18.90% (Prevailing ARR_MICRO CONSTRUCTION FINANCE_SENP will be applicable)	
Spread	Spread on date of this letter is -4.90%	
Interest rate applicable to you	Rate of interest is 14.00% (ABHFL Reference Rate + Spread)	

For R K DEVELOPERS

Signature

Partner

Aditya Birla Housing Finance Limited

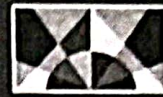
One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
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Registered Office:

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CIN: U65922GJ2009PLC083779





Foreclosure charges	• Standard FC charges applicable as per Most Important Terms & Conditions (MITC)
Penal Charges	• Penal Charges shall be applicable as per MITC
Equated Installment Date	• 3rd of the next month from date of first disbursement
Sanction Letter Validity	60 days from the date of issuance, extension of the same is at the discretion of ABHFL.
Sanction Conditions	<p>Aforesaid sanction of the Loan is subject to:</p> <ul style="list-style-type: none"> • All internal assessments/ verifications carried out by ABHFL to be positive • Disbursal is subject to legal verification/ technical valuation of the underlying of the property being positive as per ABHFL norms. • Any Letter issued prior to this Sanction Letter stands null and void. • All internal assessments/ verifications carried out by ABHFL to be positive. • Search Charges incurred by ABHFL for Search Report of the property under mortgage consideration, shall be payable by the Borrower to ABHFL. • Initial Fee to be clear before Sanction Letter Issue. • Original property papers vetting by ABHFL appointed lawyer to be satisfactory • Deposition of all original title / property documents by borrower with ABHFL • Loan agreement and disbursement kit along with sanction letter & MITC to be signed by borrowers/ co- borrowers in presence of ABHFL employee. • Declaration from the customer for submitting updated OVD with current address within three months of the date of sanction, wherever applicable. • Borrower will not be putting up said project for sale prior to obtaining completion certificate and shall not be taking any booking thereof from prospective buyer • Undertaking cum Indemnity from borrower to be taken regarding he will not take any bookings in the project till the same is completed. • Indemnity cum Undertaking from the developer to be documented acknowledging the fact that he would foreclose the loan in case of any adverse action of the authority on the property due to the project being non RERA compliant. • At present provided plans are architect plans, thus same need to be sanctioned by JDA prior to construction trench release being plot area is more than 225 sqm and Multiple dwelling units building is going to be constructed. • Built up area is considered more than 2 BAR, we have considered built up area till 5th floor, which is within height limit as per JDA norms, but BAR ratio is affecting so Approved plans will be required with sanction BAR of more than 3.51 once customer purchase said plot. • Said building is going to be proposed on 3 plots so JDA Amalgamation of plots will be required before releasing construction trench. At present we can go ahead for plot registry. • Provided estimate & floor plans to be seal and signed by Registered Architect & Signed by customer as well is required. • In provided Draft ATS of Plot No 1-B wrong plot address "Plot No 1-A" is mentioned thus Revise ATS of Plot No 1-B mentioning correct address is required • Security PDC from Shiv Pal and Satyapal Yadav to be taken. • Repayment by way of NACH from HDFC Bank Ltd Acc No 50200096591860 in name of M/s RK Developers. • Bank statement of said repayment account to be taken prior to disbursal. • Overall LTV to be capped at 55%. • Only property insurance of 1 year and same to be taken after completion of the property • OCR proof from banking to be documented before disbursal. • Original ATS between seller and buyer required. • Registry to be in favour of RK Developers. • Seller KYC and favouring to be documented. • Seller should not be running loan against property. If yes, same need to close upfront. • Closure Proof of CF loan of Rs 3.45Crores. • Less than 12 MOB Proof of Rs 3.05Crores CF loan to be taken. • SOA/SL with Repayment Banking of AL with Toyota Finance to be taken. • SOA/SL with Repayment Banking of HL with SBI for both borrowers to be taken. • 75% of sale deed value or Rs. 50 lakhs whichever is higher will be collected at the time of individual Flat NOC issuance • Project should not be stalled for more than 3 months • Plot LTV - 50% on Market value or 75% of Documented value whichever is lower • Construction LTV - 70% of LTV of the vetted construction cost • Builder to give undertaking for prepayment condition mentioned in said SL • EMI to start from date of first disbursement. No Pre-EMI allowed • Communication to the existing unit buyers that developer has availed Project Finance Facility from ABHFL • The Borrower shall disclose the name(s) of the Lender as the mortgagee of the Properties being mortgaged, in every pamphlets/ brochures/ advertising materials or any other communications to the purchaser of the said Properties. Also, Borrower to ensure display

for R K DEVELOPERS

[Signature]

Partner

Aditya Birla Housing Finance Limited

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- The Borrower shall obtain a no objection certificate (NOC) from the Lender before entering into any arrangement or agreement for sale of any of the flats / units in the Project with its customers / prospective buyers. Lender may disclose any information regarding the Borrower/s and regarding the Facility to the competent Authority of Govt., Regulator, and Law enforcing Agency or to any Legal Authority or Courts
- SI% of 75% of the Project sales receivables to be paid as part payment to be adjusted against principal outstanding at time of NOC issuance. In case of lower amount collected at time of NOC issuance, developer to make payment of 75% of amount collected over & above the monthly EMI payment as per due date
- In case of any delay in the repayment of principal instalment or payment of interest, charges, or other monies due on the Facility, default interest rate shall be levied at the 24% p.a. payable monthly, from the due date till such time the overdue amount is paid
- In case of non-perfection of securities within due time limits Lender will have a right to levy additional interest at the rate of 2.00% p.a. over and above the regular interest of the Facility
- Penalty:- Delay in submission of requisite documents and Non-Adherence to any Sanction Conditions

or R K DEVELOPERS

Plamen

Partner

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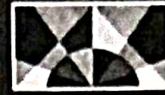
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Aditya Birla Housing Finance Ltd.



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Please sign and return this letter as a token of your acceptance of the terms & conditions, various charges, fees and premiums mentioned above and overleaf and give us a signed copy of the letter:

For Aditya Birla Housing Finance Limited

Authorized Signatories

Please feel free to contact us on our Customer help line 1800-270-7000 for any clarification or assistance. We look forward to a long lasting relationship with you.

Acceptance:

I/ We hereby accept all the terms and conditions mentioned above and overleaf

Borrower Signature

Co-Borrower(s) Signatures

for R K DEVELOPERS

(Signature)

Partner

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Terms and Conditions

- This letter is subject to execution of transaction documents including but not limited to Agreement, as may be required by ABHFL.
- The Loan mentioned overleaf will be available at ABHFL's discretion and subject to compliance of all formalities and documentation as may be specified /required by ABHFL.
- ABHFL may revoke the sanction of the Loan at its discretion without assigning any reason.
- "PEMI" or "Pre Equated Monthly Instalments" shall mean the monthly instalment(s) payable by the Borrower after 1st disbursement till such period as ABHFL at its sole discretion may not disburse at any time, any amount under the Loan, unless the conditions stipulated in this Letter or loan agreement or through any other mode of communication(s) are complied with by the Borrower(s).
- In case of under construction property, you may choose to Pay Interest Only (PEMI) on the disbursed amount during construction period which is allowed for maximum period of 48 months or as decided by ABHFL or Pay EI from the first disbursement itself.
- ABHFL shall have an unconditional right to cancel the entire Loan or any undrawn portion of the Loan at any time after issuance of this Letter, without any further notice to the Borrower(s), for any reason whatsoever including the creditworthiness of the Borrower (s).
- ABHFL at its sole discretion may not disburse at any time, any amount under the Loan, unless the conditions stipulated in this Letter or loan agreement or through any other mode of communication(s) are complied with by the Borrower(s).
- For EI or PEMI Repayment through National Automated Clearing House (NACH), you are required to submit NACH mandate. Additionally, you are required to submit 1(One) cancelled cheque, 1(one) Pre EMI cheque and 4(Four) PDCs equivalent to EMI for four months. On the instalment due date, ABHFL will automatically debit your designated repayment account for EI or PEMI, or will present your PDCs.
- Any fees and charges mentioned in the Sanction Letter and the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time at ABHFL's discretion. Any changes in charges and ABHFL reference rate will be published on ABHFL's website <https://homefinance.adityabirlacapital.com/>. Changes in the benchmark rates / charges would be prospective in effect and intimation of such changes would be duly communicated to the customers through acceptable modes of communication channels such as SMS / email / WhatsApp / letters, etc. Please also refer our website <https://homefinance.adityabirlacapital.com/> and FAQ section on the website for an illustrative impact of change in interest rates / benchmark rates leading to changes in EMI or tenor or both. Please refer to the MITC placed on our website for switch charges applicable to your loan
- In case of pre-payment or foreclosure of loan, charges will be applicable as per the schedule of charges in MITC.
- In case of pre-payment or foreclosure of loan within the lock-in-period, lock-in period interest will be applicable as per the schedule of charges in MITC. Further the lock-in period interest payable shall be independent to Foreclosure charge
- If you do not pay or are late in paying any EI, the Lender will report the non-payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders.
- If an "Event of Default" (as defined in the Loan Agreement) happens, you will be obligated to pay Penal Charges as per the Loan Agreement
- In case of non-compliance of Sanction Conditions, the Lender is entitled to increase the Interest Rate at its sole discretion based on the risk assessment and the same will be communicated to the Borrower in writing.
- For loans sanctioned for under-construction or self-construction of your property, the loan may be disbursed in stages or completely as per disbursement plan approved for your loan.
- Borrower shall procure prior written consent of ABHFL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies.
- In case the property is an under-construction property, ABHFL has a right to instruct the builder of such under construction property to not to handover possession of the said property or any part thereof to the Borrower till all dues of ABHFL are paid in full by the Borrower to ABHFL. ABHFL may recall the entire loan if construction is delayed / deviated from plan due to any reason whatsoever.
- Borrower must keep ABHFL informed of any changes in schedule of construction or payments to the builder as well as registration of property / submission of the documents with ABHFL post registration of the property where ever applicable.
- On closure of the aforesaid loan account, you or any person claiming to be your legal heir/ Co-Owner/Co-Borrower (in your absence) may collect the collateral documents from the home branch within 30 days of full repayment / settlement of the loan account. If you wish to collect the documents from any other active branch, please inform us of your preferred branch location by calling us on 1800-270-7000 or write to us on care.housingfinance@adityabirlacapital.com. List of active branches is available on our website
- Please refer the Fair Practices Code and Policy adopted by ABHFL for determination of Interest Rates, Processing and Other charges placed on ABHFL's website <https://homefinance.adityabirlacapital.com/>
- The Sanction Letter, Application Form, MITC, Loan Agreement and any other related document shall be read in conjunction and not in derogation. In case of inconsistency of terms in the aforesaid documents, opinion of ABHFL shall be binding on the Borrower(s) including co-borrowers and authorised signatories.

For R K DEVELOPERS

Partner

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Interest Rate Type

- Floating Interest Rate- If the interest rate applicable to your loan is Floating Interest Rate as provided for in this Sanction Letter then ABHFL may review and modify/change the Applicable Interest Rate on your loan on a periodic basis as decided in discretion of ABHFL.
- Interest rate calculation-Interest on loan amount will be calculated at the then prevailing Interest Rate (ABHFL Reference Rate + Spread) per annum on daily reducing balance basis with monthly resets.
- The Borrower will consult/has consulted his tax advisors about taxation matters both direct and indirect related to this sanction and ABHFL gives no representation as to any taxation issue. The Borrower will not hold ABHFL responsible for any tax benefit that the Borrower believed he/she/they is/are entitled to but is later on denied the same by the tax authorities.
- Any GST as applicable on the Charges as per schedule shall be payable by the Borrower. Goods and Services Tax (GST) shall include the Central Goods and Service Tax (CGST) and the State Goods and Service Tax (SGST), Integrated Goods and Service Tax (IGST) and any other taxes levied under GST related legislation in India.

Borrower's Signature

For R K DEVELOPERS

R K

Partner

Co-Borrower's Signature