

## SANCTION LETTER

To,

Mr HEERA LAL,  
PLOT NO 36 ANU VIHAR GOKULPURA KALWAR ROAD JHOTWARA JAIPUR ,  
Jaipur ,302012.

Sanction Date :28/09/2024

Sub.: Your application No APPL05368118

Dear Shubham Customer,

We are pleased to provide you an (in principal) approval of your loan request subject to details stated below and terms and conditions mentioned overleaf.

Type of Loan	Home Loan-Project
Loan Amount	INR 9,60,00,000.00 (INR Nine crore sixty lakh only)
Borrower(s)	Mr HEERA LAL , Ms SANTRA DEVI
Guarantor	NONE
Tenor of the Loan	48 months
Variable Interest rate(applicable on date of sanction)	15%
NESL Data Submission Charge (Non refundable)	INR 59.00 (INR Fifty nine only)
Administrative and Operational Costs-At Login (Non refundable)	INR 7,500.00 (INR Seven thousand five hundred only)
CERSAI CHARGE (Non refundable)	INR 590.00 (INR Five hundred ninety only)
Life Insurance Premium (Non refundable)	INR 0.00 (INR Zero only)
Administrative and Operational Costs-At Disbursal-HL (Non refundable)	INR 11,32,800.00 (INR Eleven lakh thirty two thousand eight hundred only)
Re-pricing Frequency	Monthly or as and when required
Monthly Installment	INR 46,54,719.00 (INR Fourty six lakh fifty four thousand seven hundred nineteen only)
Property to be financed	Plot No. 01, 02 and 03 Khasra No. 1770 and 1771 Gram Sirsi, Jaipur, Jaipur-302012,Rajasthan
NESL data submission	Rs 50+Applicable Taxes
CERSAI Charges	Rs.500+ GST

Your profile as assessed by our company is categorised as : **Medium**

Your profile as assessed by our company is categorised as :

For Full disbursal loans- Pre – Emi will be charged in the first month after disbursal which will be interest from the date of disbursal till the end of that particular month. The EMI as stated in the above table will commence from the subsequent month.





For Tranche disbursal loans, PEMI shall commence from the month succeeding to the month of disbursal. Pre EMI shall continue to be charged till full disbursal is made or 12 months from the month of first PEMI, whichever is earlier. Thereafter, the EMI as stated in the above table will commence from the subsequent month.

**This in principle sanction is subject to the following:**

1	The details given by you and the other applicants/guarantor in the application form are true and correct and there is no material change in the same after making the application.
2	The original title documents of the property as required by Shubham shall be handed over and any other process required to create
3	Pre-emi will be charged in the first month .Full emi will be charged from subsequent due. For tranche loans, pre-emi will be charged for 12 months or until full disbursement of the loan#, whichever is earlier.
4	The margin money/your equity will be paid to the developer/contractor or seller prior to the disbursal of the loan.
5	The loan is not to be used for any other purpose except for the purpose as mentioned in your application and/or in subsequent discussions/undertakings.
6	The interest rate mentioned on the letter is as on the date of sanction and is subject to change from time to time. The final interest rate for your loan will be confirmed post completion of all documentation as required by Shubham.
7	In case the property is yet to be finalised or the property evaluation is yet to be completed, then the above loan amount is liable to change based on the value/nature of the property and after applying the -LTV (Loan to Market Value) guidelines of Shubham. Please note that the upper limit of LTV (Loan to Market Value) percentage will be specific to the loan product applied for as given above.
8	The property selected should have a clear and marketable title and must conform to the technical standards and other requirements of Shubham.
9	This sanction is valid for a period of 90 days from the date of this letter.
10	The Administrative and Operational Cost -At Disbursal as mentioned above will be deducted from the loan amount at the time of disbursal. Kindly note that the Administrative and Operational Costs-At Login and Administrative and Operational Cost-At Disbursal are not refundable under any circumstances.
11	The applicable premium payable against general insurance, health insurance and life insurance will be deducted from final sanctioned loan amount and remitted to the insurance service provider on the request of customer
12	Disbursal of the loan will be subject to verification of all documents / information provided for processing the loan.
13	In case of partially disbursed loan, interest will be charged each month on the partially disbursed amount. Once the loan is fully disbursed, EMI will be charged towards recovery of principal and interest each month. Final EMI amount will be communicated once loan fully disbursed.
14	Shubham is entitled to add/delete/modify all or any of the terms and conditions of the sanction Letter and will notify such change to the customer through letters/ email/ SMS correspondence
15	The CERSAI charges / NESL Charge as mentioned above will be deducted from the final disbursal amount and remitted to CERSAI/NESL
16	The policy issuance and related benefits will be activated against life insurance and any other general insurance only post clearance of the disbursement cheque. This is as per arrangements with the insurance service provider.
17	Upon closure/settlement of loan account the original property documents of borrower(s) are ordinarily dispatched from Shubham's head office to the borrower's home branch within 21 days, unless otherwise decided and communicated by the either party to the other party.
18	In case of floating rate, rate of interest on the loan will be revised/ reset with revision in the Prime Lending Rate ("PLR"). In case of any revision in the rate of interest there would be an change in the EMI, or an change in the tenor or both.





In case of Self construction/Plot plus construction products the loan will be disbursed as per the schedule mentioned below.

Stage of construction	Disbursal percentage
On completion of atleast 25%	25%
Completion of structure ie 50%	25%
Completion of structure ie 75%	25%
More than 90%	25%

**Method of application:** In case any amount is paid by the Borrower or any amount is received/ realized/ recovered from the Borrower, then the same shall be adjusted/ appropriated in following order without any prior intimation to the Borrower:

(i) First adjustment will be against principal due<sup>[1]</sup>

(ii) Second adjustment will be against interest due<sup>[2]</sup>

(iii) Amount received will be adjusted on FIFO basis (first in first out basis) against fees/ charges and Penal Charges only after all the principal due and interest due are paid off. Same payment hierarchy will be followed on loan account becoming 90 days overdue (NPA) and even thereafter.

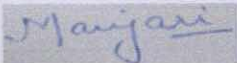
1 In case more than one EMI of Borrower(s) is overdue, then adjustment will be made against the principal portion of EMI which first became overdue and residual amount, if any, shall be adjusted against the interest portion of said EMI. Any residual amount thereafter, if any, shall be adjusted against the principal portion of EMI which next became overdue and so on.

2 Refer Foot note No. 1

**Special Terms & Conditions:**

1).

Yours truly,




Authorised Signatory

Shubham Housing Development Finance Company Ltd.

You can contact us at the following address for further details of your loan sanction. The applicable schedule of charges as on date is also available at the same address.

Branch Address: 425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana



## MOST IMPORTANT TERMS AND CONDITIONS OF OUR LOANS

Given below are the Most Important Terms & Conditions for getting a loan from Shubham. These will be detailed and given to a customer at the time of signing of the loan agreement and the loan will be disbursed only after we have the customers consent on these terms

### Agreement Schedule Report for Applicant No APPL05368118

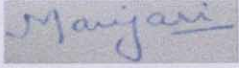
Place of Agreement	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Date of Agreement	28/09/2024
Product Type	Home Loan
Name of the borrower	Mr HEERA LAL
Name of the co-borrower(s)/guarantor(s)	Ms SANTRA DEVI / NONE
Address of borrower	PLOT NO 36 ANU VIHAR GOKULPURA KALWAR ROAD JHOTWARA JAIPUR Jaipur 302012
Shubham branch address	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Loan Amount	INR 9,60,00,000.00 (INR Nine crore sixty lakh only)
CLSS amount	
Prime Lending Rate (PLR)	18.5 % p.a.
Type of Interest Rate (Reset Linked to revision in PLR of SHDFC)	Floating
Re-pricing frequency	Monthly or as and when required
Applicable interest rate	15 % per annum i.e. PLR $\pm$ -3.5%(Spread)
Late payment charge	24% per annum
Type of installment	Equated
Due date	10 <sup>th</sup> Every Month
EMI	INR 46,54,719.00 (INR Fourty six lakh fifty four thousand seven hundred nineteen only)
Pre - EMI	0
Mortgaged property/security/collateralTenor (in months)/No. of EMIs	Plot No. 01, 02 and 03 Khasra No. 1770 and 1771 Gram Sirsi, Jaipur, Jaipur-302012,Rajasthan
Tenor (In months)/No. of EMIs	48
Charges:	
NESL Data Submission Charge (Non Refundable) (inclusive of applicable taxes)	INR 59.00 (INR Fifty nine only)
Administrative and Operational Costs-At Login (Non Refundable) (inclusive of applicable taxes)	INR 7,500.00 (INR Seven thousand five hundred only)
CERSAI CHARGE (Non Refundable) (inclusive of applicable taxes)	INR 590.00 (INR Five hundred ninety only)
Life Insurance Premium (Non Refundable) (inclusive of applicable taxes)	INR 0.00 (INR Zero only)
Administrative and Operational Costs-At Disbursal-HL (Non Refundable) (inclusive of applicable taxes)	INR 11,32,800.00 (INR Eleven lakh thirty two thousand eight hundred only)
CERSAI charge (non-refundable)	Rs.500+ GST
Life Insurance Premium (Non-refundable) (inclusive	As per actual





**Acknowledgement**

The above terms and conditions have been read by me/us /read over to me/us by Shri/Smt./Kum. \_\_\_\_\_  
of the Company and have been understood and accepted by me/us and a copy of above terms have also been delivered to me/us.



( Signature of the authorized person of Lender)



(Signature or thumb impression of the borrower/s)

Assignment

The above terms and conditions have been read by me as stated and I have accepted the same and a copy of the same has been forwarded to the Company and have been understood and accepted by me and a copy of the same has been forwarded to the



(Signature of the authorized person of the)

(Signature of the authorized person of the)