



HOME EQUITY LOAN SANCTION LETTER

Date - 28/09/2024

To,
DREAM HOME DEVELOPERS , MR. MAHAVIR SINGH , MR. RAM CHANDRA , MR. MOTIRAM MOTIRAM
P NO 174 B OFFICERS ENCLAVE KALWAR ROAD JAIPUR ,302012
Ph: +919136177965

Dear Sir/Madam ,

Subject: Your Home Equity Loan Application No. **APPL50592181**, Dated - 28/09/2024

We are pleased to inform you that based on your above mentioned application to **Tata Capital Housing Finance Limited**, (hereinafter referred to as the "Company") under its Small Developer Funding Program program, has in principle sanctioned the loan on the terms and conditions mentioned hereafter and printed overleaf against the following property/ies

Description of the Property:

1. Plot no-D-1 & D-2 (North Part), Jaitram Nagar, Khejdo Ka Bas Jaipur, Jaipur, Rajasthan, 302029

The salient features of financial covenants of loan are as under:

Total Amount Sanctioned	Insurance	Value Added Service	Rate of Interest	Current TCHFL NRPLR*	Spread over TCHFL NRPLR	Tenor	Monthly Installment(E MI)	Processing Fee
INR 75,000,000/-	INR 0		13% (Floating)	10.8%	2.2%	120 Months	INR 1,119,831/-	INR 885118/- (Inclusive of GST)

*Retail Prime Lending Rate - RPLR is the rate of interest announced by TCHFL from time to time as its retail prime lending rate and shall govern the Rate of Interest for your loan contract from time to time.

**In case you have opted for Fixed Rate of Interest, the rate of interest shall be fixed for the period mentioned herein-above and upon expiry of the period of Fixed Rate of Interest, the Loan shall attract floating (Adjustable) Rate of Interest based on the then prevailing TCHFLRPLR. Such floating rate of interest shall vary in accordance with the TCHFLRPLR announced by the Company from time to time as its retail prime lending rate plus/minus the spread prevailing at the time of sanction.

Special Conditions:

1. Title deeds of the property/ies in original as per the legal report shall be submitted prior to disbursement.
2. If the property is jointly owned by more than one person then all owners of the property shall be co-applicants to the loan.
3. Loan shall not be used for any other purpose except the purpose as represented in the application form.
4. Whole land with units to be mortgaged with TCHFL.
5. Minimum 33% retail conversion to be done and Prepayment & Part Payment will be NIL in case retail loan is disbursed by TCHFL, failing to which FCL charge will be applicable on which NOC issued.
6. RM to be executed
7. In case of BT of this loan by any other institution, FC charges will be applicable as per HE norms
8. Builder to take NOC from TCHFL before selling any Flat
9. RCU of title deed to be mandatorily
10. Project to be tagged in PTS and APF Post disbursement
11. TCHFL to get first right of refusal over leads for retail conversion funding in the as first priority lender
12. Loan to be disbursed first for Purchase and then as per construction stage
13. Resi FI of All co-applicant should be done
14. Undertaking from customer that flat will sold only after completion of project and RERA Registration should be taken
15. Repayment should be taken from Dream Home Developers- 230224449077240- Au current account
16. Proper demarcation before disbursal - As per technical remarks
17. 80% of sale proceeds from each sale of flat should be deposit to TCHFL.
18. Mandatory insurance coverage to be taken
19. Provision ITR of Dreams home developer to be document before disb
20. Escrow to be opened and all the sale proceed to be routed through escrow A/C
21. Proof of DOD loan closure form AU to be taken on record
22. CA certified Net worth statement of the partners to be taken on record

The sanction shall stand revoked and cancelled if:

1. There is any material adverse change in the opinion of the Company on the basis of which the loan has, in principle, been sanctioned.
2. Any material fact concerning your income, employment or ability to repay, or any other relevant aspect of your proposal for the loan is suppressed, concealed or not made known to us.
3. Any statement made in the application or otherwise is found to be misleading, incorrect or untrue.

Tata Capital Housing Finance Limited

Registered Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

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4. Unsatisfactory track record in respect of any other finance facility availed by the applicant/s.

The loan shall be used for the purpose of **Business Use**.

This sanction is valid for 2 month from the date of this letter unless waived by the company at its sole discretion.

Yours truly,
For Tata Capital Housing Finance Limited

Authorized Signatory



Applicant / Co-Applicant Signature

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