SANCTION LETTER

To,

M/s SHREE RAM HEIGHTS,

PLOT NO 186 SURYA NAGAR B BADARAMA JHOTWARA KALWAR ROAD JAIPUR ,
Jaipur ,302012.

Sanction Date :23/08/2024
Sub.: Your application No APPL05359610

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 8,75,00,000.00 (Rupees Eight crore seventy five lakh only)
Borrower(s)	M/s SHREE RAM HEIGHTS , Mr SATISH SATISH Mr RAJENDRA PRASAD JAT Mr KESHAR MAL JHAJHRA
Guarantor	NONE
Tenor of the Loan	48 months
Variable Interest rate(applicable on date of sanction)	15%
Administrative and Operational Costs-At Disbursal-HL (Non refundable)	INR 10,32,500.00 (Rupees Ten lakh thirty two thousand five hundred only)
Administrative and Operational Costs-At Login (Non refundable)	INR 7,500.00 (Rupees Seven thousand five hundred only)
Re-pricing Frequency	Monthly or as and when required
Monthly Installment	INR 42,42,582.00 (Rupees Fourty two lakh fourty two thousand five hundred eighty two only)
Property to be financed	Plot No. R-17-259, situated at Scheme Indraprasth, Choradiya City, Ajmer Road, Jaipur, Rajasthan, Jaipur-302021,Rajasthan
NESL data submission	Rs 50+Applicable Taxes
CERSAI Charges	Rs 50+Applicable Taxes if Loan amount <5 Lacs Rs 100+Applicable Taxes if Loan amount >5 Lacs

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

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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 mortgage will be completed prior to the disbursal of the loan.
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[1]
(ii) Second adjustment will be against interest due[2]
(iii) Amount received will be adjusted on FIFO basis (first in fist 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,

Manjari

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 APPL05359610

Place of Agreement	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Date of Agreement	23/08/2024
Product Type	Home Loan
Name of the borrower	M/s SHREE RAM HEIGHTS
Name of the co-borrower(s)/guarantor(s)	Mr SATISH SATISH Mr RAJENDRA PRASAD JAT Mr KESHAR MAL JHAJHRA / NONE
Address of borrower	PLOT NO 186 SURYA NAGAR B BADARAMA JHOTWARA KALWAR ROAD JAIPUR Jaipur 302012
Shubham branch address	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Loan Amount	INR 8,75,00,000.00 (Rupees Eight crore seventy five 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 ± -3.5%(Spread)
Late payment charge	**24% per annum**
Type of installment	Equated
Due date	10th Every Month
EMI	INR 42,42,582.00 (Rupees Fourty two lakh fourty two thousand five hundred eighty two only)
Pre – EMI	656,250
Mortgaged property/security/collateralTenor (in months)/No. of EMIs	Plot No. R-17-259, situated at Scheme Indraprasth, Choradiya City, Ajmer Road, Jaipur, Rajasthan, Jaipur-302021,Rajasthan
Tenor (In months)/No. of EMIs	48
Charges:	
Administrative and Operational Costs-At Disbursal-HL (Non Refundable) (inclusive of applicable taxes)	INR 10,32,500.00 (Rupees Ten lakh thirty two thousand five hundred only)
Administrative and Operational Costs-At Login (Non Refundable) (inclusive of applicable taxes)	INR 7,500.00 (Rupees Seven thousand five hundred only)
CERSAI charge (non-refundable)	Rs.50+ GST, if loan amount is up to Rs. 5 Lakhs Rs.100+GST, if loan amount is above Rs. 5 Lakhs
Life Insurance Premium (Non-refundable) (inclusive of applicable taxes)	As per actual
Duplicate statement (per Statement)	Rs. 250 + GST
Emi Payment Instrument Swapping charges	Rs. 500 +GST
Duplicate interest certificate	Rs. 250 +GST
Copy of property documents	Rs. 500 + GST
Cheque/ECS/NACH/SI bounce charges	Rs. 500
Charges for non-availability of repayment instrument	Rs. 500 + GST
EMI Due Collection Charges	Rs. 400 + GST
Property Swapping Charge	Rs.3000 + GST
List of Documents	Rs. 250 + GST

Foreclosure statement charges	Rs.500 + GST
Custodial Fee for property documents in closed loans	Rs 500 Per month (post 60 Days from Loan Closure Date) + GST
Valuation fee in Construction Linked Loan cases	First visit: No charges. Subsequent visits: Rs 500 + GST
Valuation fee for property revisit	Rs.1500+ GST
Document retrieval charges on closure of loan (excluding maturity closure)	Rs.1000+ GST
Duplicate No Dues Certificate	Rs.250+ GST
Statutory Charges if any	As per actual
Legal Charges if any	As per actual
Re valuation charge for NPA cases	Rs.1350+ GST
Search charges (to be charged in case of delayed disbursement)	Upto Rs. 1000 depend on SRO Office + GST
Loan documentation charges	Rs.1000+ GST for execution of agreement
Administrative charges for interest rate type switchover	Rs.5000/- + GST
NESL data submission	Rs. 50 + GST
Partial Prepayment	Product: Rate of Interest floating Housing Loan: Nil Non- Housing Loan: Non-Housing loan given to individual / non-individual for business purpose- 4% + GST on Principal paid
Pre closure charges	Product: Rate of Interest floating Housing Loan: Nil Non- Housing Loan: Non-Housing loan given to individual/ non-individual for business purpose- 4% + GST on Principal paid Lap for construction and Project finance: 2% to be charged on POS for closures through Balance Transfer
End use / Purpose of loan	Home Construction
Use of Property	Vacant
Conditions of disbursement of Loan	
Mode of repayment	1.PDC 2.Electronic Mode

Note: - Above fee and charges are exclusive applicable taxes (GST) or any other govt taxes, levies etc and subject to change and will be at sole discretion of Shubham Housing Development Finance Company Ltd.

The Interest calculation is on 360 days for all years during the loan tenure and monthly interest calculation is on 30 days for all months. 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 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.

In case of plot plus construction/self-construction loans, plot shall be deemed to include any structured erected thereon, in present or in future.

It is hereby agreed that for detailed terms and conditions of the loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

It is further clarified that the amount of EMI/Pre-EMI not paid on the due date mentioned above shall become overdue. Further your loan account in case of default shall be liable to be classified by the Company as under: -

S. No.	SMA Subcategories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
(i)	SMA-0	Upto 30 days
(ii)	SMA-1	More than 30 days and upto 60 days
(iii)	SMA-2	More than 60 days and upto 90 days
(iv)	NPA	More than 90 days

It is further clarified that once the loan accounts classified as NPAs cannot be upgraded as 'standard' asset until entire arrears of interest and principal are paid by the borrower.

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.

Manjari

(Signature of the authorized person of Lender)

(Signature or thumb impression of the borrower/s)