

SANCTION LETTER

To,

M/s RGB HEIGHTS,

PLOT NO 36 KARDHANI ENCLAVE KALWAR ROAD JAIPUR ,
Jaipur ,302012.

Sanction Date :29/04/2024

Sub.: Your application No APPL05342325

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	LAP for Construction
Loan Amount	INR 5,29,00,000.00 (Rupees Five crore twenty nine lakh only)
Borrower(s)	M/s RGB HEIGHTS , Mr GANESH RAM Mr RAM CHANDRA Mr SURESH DAN
Guarantor	NONE
Tenor of the Loan	48 months
Variable Interest rate(applicable on date of sanction)	14.75%
Administrative and Operational Costs-At Disbursal (Non refundable)	INR 6,24,220.00 (Rupees Six lakh twenty four thousand two hundred twenty only)
Administrative and Operational Costs-At Login-NHL (Non refundable)	INR 4,500.00 (Rupees Four thousand five hundred only)
Re-pricing Frequency	Monthly or as and when required
Monthly Installment	INR 21,19,078.00 (Rupees Twenty one lakh nineteen thousand seventy eight only)
Property to be financed	Residential Scheme Ekal Patta in Khasra No. 300/2, Village Ramsinghpura Urf Dholai Near Iskon Temple, Tehsil Sanganer, Jaipur 302020, Jaipur-302020,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. Pre EMI will be charged till full disbursal is made or 12 months from the month of disbursal, whichever is earlier. 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.

M/s RGB HEIGHTS

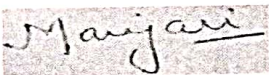
Rajiv
PARTNER

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	Unless otherwise communicated by us or opted by you, Upon foreclosure of your loan account the original documents would be dispatched from the head office to your respective branch address within 21 (twenty one) days. Thereafter, you may collect the said documents from your respective branch.
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.

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

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MOST IMPORTANT TERMS AND CONDITIONS OF OUR LOANS
Effective from 01.04.2024

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 APPL05342325

Place of Agreement	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana		
Date of Agreement	29/04/2024		
Product Type	Loan Against Property		
Name of the borrower	M/s RGB HEIGHTS		
Name of the Coapplicants/Guarantor	Mr GANESH RAM Mr RAM CHANDRA Mr SURESH DAN / NONE		
Address of Borrower	PLOT NO 36 KARDHANI ENCLAVE KALWAR ROAD JAIPUR Jaipur 302012		
Branch of shubham	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana		
Loan Amount	INR 5,29,00,000.00 (Rupees Five crore twenty nine lakh only)		
Prime Lending Rate (PLR)	17.5 % p.a.		
Type of Interest Rate (Reset Linked to revision in PLR of Company/SHDFC)	Floating		
Re-pricing Frequency	Monthly or as and when required		
Applicable Interest Rate	14.75 % per annum i.e. PLR $\pm$ -2.75%(Spread)		
Late Payment Charge	24% per annum		
Type of Instalment	Equated		
Due Date	10 th Every Month		
EMI	INR 21,19,078.00 (Rupees Twenty one lakh nineteen thousand seventy eight only)		
Pre – EMI	238,417		
Mortgaged Property/Security/Collateral	Residential Scheme Ekal Patta in Khasra No. 300/2, Village Ramsinghpura Urf Dholai Near Iskon Temple, Tehsil Sanganer, Jaipur 302020, Jaipur-302020,Rajasthan		
Term/Tenor (In Months)/No. of EMIs	48		
Charges:			
Administrative and Operational Costs-At Login (Non Refundable) (inclusive of Applicable taxes)	Loan Amount	Housing Loan (Inclusive of GST)	Non- Housing Loan (Inclusive of GST)
	Upto 20 Lacs	4000	4500
	>20 Lacs - <= 30 Lacs	4000	5500
	>30 Lacs	7000	7000
Administrative and Operational Costs-At Disbursal (Non Refundable) (inclusive of Applicable taxes)	INR 6,24,220.00 (Rupees Six lakh twenty four thousand two hundred twenty only)		
Administrative and Operational Costs-At Login-NHL (Non Refundable) (inclusive of Applicable taxes)	INR 4,500.00 (Rupees Four thousand five hundred only)		
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		

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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	Self Occupied	
Mode of repayment	1.PDC 2.Electronic Mode	

In case disbursement is not availed then Administrative and Operational Cost plus Interest paid (if any) is non refundable.

Note:- Above fee and charges are exclusive of Applicable Taxes (GST) or any other govt taxes, levies etc unless mentioned otherwise 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

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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 detail 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 amount of EMI/Pre-EMI not paid on 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.

(Signature or thumb impression of the borrower/s)

(Signature of the authorized person of Lender)

M/s RGB HEIGHTS

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