



SANCTION LETTER

To,

M/s Hanumant Buildhome
(Proprietor : Mr. Deepak Kumar Jakhar) -Borrower
Mr. Harindra Jakhar - Co-Borrower
Mr. Raghunath Prasad Jat- Guarantor-I
Mr. Ramniwas Sesma - Guarantor-II

Dear Sir,

We are pleased to inform you that MS Fincap Private Limited (MSFC), the Company has sanctioned loan facility, **Construction Finance –Construction of Unit/Flats for Sale**, for an amount of INR 3,50,00,000/- (INR Three Crore Fifty Lacs Only) on terms and conditions mentioned below-

Proposed Terms of Sanction are as under-

PART-I

Details of Borrower/Mortgagor	M/s Hanumant Buildhome UDYAM Reg. No. : UDYAM-RJ-30-0015714 BRN No. : 8005220015001833 GSTIN : N/A E-mail : djakhar31@gmail.com Through its proprietor Mr. Deepak Kumar Jakhar Regd. Office : A-64, Vinayak Vihar-A, Gokulpura, Kalwar Road, Jaipur-302012 Rajasthan Project Bank A/c Detail : Fingrowth Co-operative Bank Ltd. A/c No. 71900165279 IFSC : HDFC0CTUCBL Branch : Govindam Tower, Kalwar Road, Jaipur Proprietor's Details : Mr. Deepak Kumar Jakhar S/o Raju Ram Jakhar Permanent Res. Address : Suratpura, Daulatpura, Nagaur-341519 Rajasthan PAN No. : DCUPK3646H Aadhar No. : 4400 1047 1725 Personal Bank A/c Detail : State Bank of India A/c No. 51111856376 IFSC : SBIN0032224 Branch : Khood, Sikar
Details of Co-Borrower	Harindra Jakhar S/o Raju Ram Jakhar Permanent Res. Address : Suratpura, Daulatpura, Nagaur (Raj)-341519 PAN No. : BGDPJ0191D Aadhar No. : 8641 1308 3127 E-mail : harijakhar100@gmail.com Personal Bank A/c Detail : Fingrowth Co-Operative Bank Ltd. A/c No. 71900048420 IFSC : HDFC0CTUCBL Branch : Kalwar Road, Jaipur
Details of Guarantor-I	Rugnath Prasad Jat S/o Sukharam Jat Permanent Res. Address : Mahla Ki Dhani, Karad Dantaramgarh, Sikar (Raj)-332710 Present Res. Address Near Gaytri School, Medicine Factory, Plot No 10, Binad Road, Arvali Nagar, Jaipur (Raj)-302012 PAN No. :ALDPJ8186C Aadhar No. :9767 5696 3456 E-mail : rghkmr29@gmail.com

For MRS. HANUMANT BUILDHOME

Deepak
Proprietor

CIN : U67120RJ2016PTC055220

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For MS Fincap Private Limited

Executive Director



	Personal Bank A/c Detail : HDFC Bank A/c No. 05041530006117 IFSC : HDFC0004702 Branch : Kishangarh, Renwal
Details of Guarantor-I	Ramniwas Sesma S/o Mukna Ram Permanent Res. Address : Ward No. 6 T, Nawa, Hudeel, Nagaur, Rajasthan-341509 PAN No. : ICHPS5487Q Aadhar No. : 5978 0676 3595 E-mail : ramniwassesma61@gmail.com Personal Bank A/c Detail : Fingrowth Co-Operative Bank A/c No. 14716011836 IFSC : HDFC0CTUCBL Branch : Kalwar Road, Jaipur C-81 B, Chaitanya Marg C-Scheme Jaipur- 302001, Rajasthan ops@msfincap.com
Office Address and Email ID of the Lender	
Purpose of the Loan/ Proposed utilization of the Loan	Loan Against Property-Construction Finance-Construction of 36 Unit/Flats for Sale. The facility is sanctioned only for Development & construction as per norms of permissible construction set by the Jaipur Development Authority - under which construction (as per construction plan submitted by the borrower) of 36 Flats, bearing no. G-101, G-102, G-103, G-104, G-105, G-106, F-101, F-102, G-103, F-104, F-105, F-106, S-101, S-102, S-103, S-104, S-105, S-106, T-101, T-102, T-103, T-104, T-105, T-106, FR-101, FR-102, FR-103, FR-104, FR-105, FR-106, FT-101, FT-102, FT-103, FT-104, FT-105 & FT-106 for sale on the mortgaged property/plot and all such other valid cost involved in developing the project.
Amount of Facility	Rs. 3,50,00,000/- (INR Three Crore Fifty Lacs Only).
Disbursement of Loan (Multiple Tranches)	After Execution of required Loan Documents, the loan shall be disbursed in multiple tranches based on the, construction at the site and inspection report of the Valuer of the MSFC. Construction linked plan (CLP)- Rs. 3,50,00,000/- (INR Three Crore Fifty Lacs Only). Ist Tranche- Maximum Rs. 30,00,000/- (INR Thirty Lac only) of CLP shall be release for start of construction& for completion of Ist Roof level. IInd Tranche- Maximum Rs. 35,00,000/- (INR Thirty Five Lac only) of CLP shall be release for construction Upto IInd Roof level. IIInd Tranche- Maximum Rs. 35,00,000/- (INR Thirty Five Lac only) of CLP shall be release for construction Upto IIInd Roof level. IVth Tranche- Maximum Rs. 40,00,000/- (INR Forty Lac only) of CLP shall be release for construction Upto IVth Roof level. Vth Tranche- Maximum Rs. 40,00,000/- (INR Forty Lac only) of CLP shall be release for construction Upto Vth Roof level. VIth Tranche- Maximum Rs. 35,00,000/- (INR Thirty Five Lac only) of CLP shall be release for construction Upto VIth Roof level. VIIth Tranche- Maximum Rs. 35,00,000/- (INR Thirty Five Lac only) of CLP shall be release for construction Upto VIIth Roof level. Remaining Maximum Rs. 1,00,00,000/- (INR One Crore Only) of CLP shall be release for completion of finishing work. Amount shall be released for finishing work in Single/multiple tranches depending on the satisfaction of Lender.

For MRS. HANUMANT BUILDHOME

Deepa
Proprietor
CIN : U67120RJ2016PTC055220

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For MS Fincap Private Limited
Executive Director

	(Minimum Disbursement amount : 15,00,000/- (Rs. Fifteen Lac only) and part disbursement upto final disbursement. The Borrower has to submit the completion certificate from its Architect at the time of request for disbursement of loan as mentioned above. The construction at the site shall be as per norms of the Jaipur Development authority or Municipal corporation Jaipur, this would be the sole responsibility of the borrower to follow the construction rules set by the State. The borrower has to ensure to MSFC that the property against which the loan is sanctioned is properly insured.
Non-refundable Fees	Login Fee- 25200/- (700/- per unit) Processing Fee- 0.1% of Sanctioned amount i.e. 35000/-
Security Details	
Equitable Mortgage of Immovable Property/ Properties without possession	
(A) Plot No. B-4, Amrat Nagar, Gram Meenawala, Jaipur (Rajasthan) admeasuring 483.33 sq. yds. (404.11 sq. mtr.) surrounded by East - Plot No. B-7 West - Road 40' wide North - Plot No. B-5 South - Plot No. C-13 & C-14	
TITLE DEEDS & DOCUMENTS OF MORTGAGE PROPERTY :	
(1) Original Lease Deed Dated 20.10.2021 along with site plan issued by Jaipur Development Authority Jaipur in favour of Mr. Jitendra Chopra S/o Sh. Shankar Lal Chopra which is duly registered in the office of Sub-Registrar Jaipur-VII as no. 202103021113212, book no. 1, volume no. 693, page no. 102 dated 29.10.2021 & Additional Book no. 1, Volume no. 2772, Page No. 59 to 78 along with Fee Receipt No. 202102021017902 Dated 29.10.2021 & E- challan No. 0054972432 Dated 29.10.2021. (Total Sheets 8) (2) Original Sale Deed dated 29.10.2021 along with site plan executed by Mr. Jitendra Chopra S/o Sh. Shankar Lal Chopra in favour of M/s Hanumant Buildhome through its Prop. Deepak Kumar Jakhar which is duly registered in the office of Sub-Registrar Jaipur-VII as no. 202103021113715, book no. 1 volume no. 696 page no. 5 dated 03.11.2021 & Additional Book no. 1, Volume no. 2782, page no. 126 to 142 along with Fee Receipt No. 202102021018049 dated 29.10.2021 & E-challan No. 0054997326 Dated 29.10.2021. (Total Sheets 9)	
(B) Plot No. B-5, Amrat Nagar, Gram Meenawala, Jaipur (Rajasthan) admeasuring 463.32 sq. yds. (387.38 sq. mtr.) surrounded by East - Plot No. B-6 West - Road 40' wide North - Road 30' wide South - Plot No. B-4	
TITLE DEEDS & DOCUMENTS OF MORTGAGE PROPERTY :	
(1) Original Lease Deed Dated 22.01.2020/Renewed on 21.10.2020 along with site plan issued by Jaipur Development Authority Jaipur in favour of Mrs. Anju Chopra W/o Sh. Jitendra Chopra which is duly registered in the office of Sub-Registrar-VIII Mansarovar as no. 202003022108070, book no. 1, volume no. 574, page no. 104 dated 25.11.2020 & Additional Book no. 1, Volume no. 2294, Page No. 867 to 884 along with E- challan No. 0044930342 Dated 25.11.2020 & E-challan No. 0044929935 dated 25.11.2020. (Total Sheets 15) (2) Original Sale Deed dated 29.10.2021 along with site plan executed by Mrs. Anju Chopra W/o Sh. Jitendra Chopra in favour of	

For MRS. HANUMANT BUILDHOME

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For MS Fincap Private Limited
Executive Director

M/s Hanumant Buildhome through its Prop. Deepak Kumar Jakhar which is duly registered in the office of Sub-Registrar Jaipur-VII as no. 202103021113716, book no. 1 volume no. 696 page no. 6 dated 03.11.2021 & Additional Book no. 1, Volume no. 2782, page no. 143 to 162 along with Fee Receipt No. 202102021018048 dated 29.10.2021 & E-challan No. 0054999136 Dated 29.10.2021. (Total Sheets 10)

OTHER COMMON DOCUMENTS :

Name Change/Transfer Letter with site plan No. JDA/Dy.PRN-North(I)2021/D-604 dated 11.11.2021 issued by the Jaipur Development Authority in the name of M/s Hanumant Buildhome through its proprietor Deepak Kumar Jakhar and payment challan no-739848. (Total 3 sheets)

Approval Maps for construction Letter no. JDA/PRN-North(I)2021/D-1757 dated 23.11.2021 issued by Jaipur Development Authority and approved cloth sheet map of construction project. (Total 2 sheets & 2 cloth sheet map)

Additional mortgaged

Projected construction of 36 Unit/Flats Total buildup Area in Sq. Ft. of Unit/Flat is as under :

Ground Floor		First Floor		Second Floor		Third Floor		Fourth Floor		Fifth Floor	
Flat No.	Built Up area	Flat No.	Built Up area	Flat No.	Built Up area	Flat No.	Built Up area	Flat No.	Built Up area	Flat No.	Built Up area
G-101	840.07	F-101	840.07	S-101	840.07	T-101	840.07	FR-101	840.07	FT-101	840.07
G-102	682.41	F-102	682.41	S-102	682.41	T-102	682.41	FR-102	682.41	FT-102	682.41
G-103	831.13	F-103	831.13	S-103	831.13	T-103	831.13	FR-103	831.13	FT-103	831.13
G-104	883.80	F-104	883.80	S-104	883.80	T-104	883.80	FR-104	883.80	FT-104	883.80
G-105	861.96	F-105	861.96	S-105	861.96	T-105	861.96	FR-105	861.96	FT-105	861.96
G-106	896.61	F-106	896.61	S-106	896.61	T-106	896.61	FR-106	896.61	FT-106	896.61
Total	4995.98		4995.98		4995.98		4995.98		4995.98		4995.98

Total Build up construction area in project 29975.88 Sq. Ft. (As per floor plan submitted by the Borrower)
Total Super Build up area 38963.70 Sq. ft. (As per floor plan submitted by the Borrower)

NOC : Total 28 NOC's against 36 Units construction.

*In case of sale of Flat, NOC needs to be obtained from MSFC, NOC for sale of Flat shall be issued on depositing a sum of Rs. 12,50,000.00 for first sale of 28 units. For NOC against PDC the charges per NOC will be payable @8,000/-.

Extent and Operation of the Charge	Fully & exclusive charge on property including land & construction during the currency of the loan.
Special Condition before disbursement	The borrower has to submit correction deed in reference to the sale deed dated 29.10.2021/ lease deed dated 21.10.2020 with regard to the plot no. B-5 before disbursement of the loan.

PART - II

S. No.	Particulars	Details
1	Tenure of Facility	30 Months (Moratorium Period 18 Months + 12 Months EMI)
2	Rate of Interest	18.40% P.A. (Simple Rate of Interest)
3	Moratorium Period Fixed Interest	Moratorium Period - Fixed Interest has to be paid by the borrower upfront @ 1.33% P.A. (Rs. 698250/-) on sanctioned amount to be deducted from the First disbursement.
4	Due Date of	Moratorium Period- 18 months i.e. w.e.f. 01.12.2021 to 31.05.2023

For MRS. HANUMANT BUIL

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For MS Fincap Private Limited

Executive Director

	Repayment of Principal Amount/Outstanding	EMI:12 EMI's Commencing from 01.07.2023 (On principal along with interest or charges outstanding balance of facility as on 31.05.2023) EMI amortization schedule as applicable w.e.f. 01.07.2023 is appended herewith based on sanctioned amount.
5	Frequency of Interest Payment	2 Months interest payment in advance - during the moratorium period on 1st day of the due month and after moratorium period EMI is payable on 1st day of the month. (Broken period interest will be charged from the date of first disbursement till the next interest due date)
6	Mode & Repayment of Interest/Principal/Any Other Charges	Through Cheque / RTGS /NEFT The Borrower may repay the term loan out of the sale proceeds of the Residential Flats/Units. Otherwise the borrower would have to repay the entire loan amount as mentioned at Point No. 4. In case of sale of Flat/Unit, NOC needs to be obtained from MSFC, without obtaining NOC from MSFC, the borrower can't execute any type of sale deed in favor of the purchaser of Flat/Unit.
7	Broken Period Interest/Other Conditions	First Interest will be charged from date of disbursement till the next due date of Interest payment.
8	Validity Period	Upto 30.11.2021
9	Stamp Duty	To be born by the Borrower. Loan Agreement : As applicable on MSME entity. Other documents : As applicable

PART - III

S.NO.	PARTICULARS OF CHARGES	
1.	Cheque Bounce	INR 2000/- per incidence
2.	Penal Interest	4% per month
3.	NOC Charges	Nil In case Borrower needs NOC against PDC INR-8000/- Will be charged per NOC and PDC shall be not more than six days to the NOC date.
4.	Pre-Payment Charges	2% of the amount prepaid. However, no prepayment charges if prepaid out of the receivables from the sale proceedings of constructed Flats for which facility provided. To avoid the prepayment charges, Agreement to sale or any other document regarding the receivables needs to be submitted
5.	Loan Statement Charges	NIL If taken more than once in a year: INR 500/-
6.	PDC Swap Charges	INR 1000/- on every incidence
7.	Interest Certificate	Preceding Financial Year -: NIL If Required previous to the Preceding Financial Year: -INR. 500/- Per Year
8.	Loan Repayment Schedule	At the Time of Disbursement -: NIL For Copy of the same at any time: -INR 500/- Per application
9.	Photocopy of Security Documents	INR 100/- per page with minimum charges of INR 1000/-
10.	Certificate for Possession of Security Documents	INR 5,000/- per certificate
11.	Custodial Charges of Security Documents	NIL [during the tenure of loan] NIL [up till 15 days from the date of closure]

For MRS. HANUMANT BUILDHOME

[Signature]
Proprietor

[Signature]

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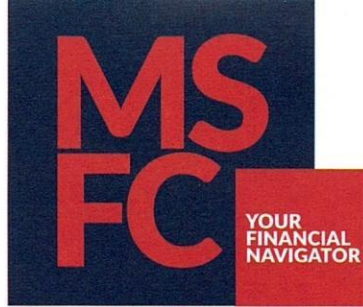
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[Signature]
Executive Director
For MS Fincap Private Limited



		INR. 1,000/- per month or part of a month where tenure exceeds beyond 15 days from the date of closure
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Amortization Schedule

No.	Date	Opening Prn.	EMI	Interest	Principal	O/s Prn.
1	1-Jul-23	3,50,00,000.00	32,15,466.00	5,36,667.00	26,78,799.00	3,23,21,201.00
2	1-Aug-23	3,23,21,201.00	32,15,466.00	4,95,592.00	27,19,874.00	2,96,01,327.00
3	1-Sep-23	2,96,01,327.00	32,15,466.00	4,53,887.00	27,61,579.00	2,68,39,748.00
4	1-Oct-23	2,68,39,748.00	32,15,466.00	4,11,543.00	28,03,923.00	2,40,35,825.00
5	1-Nov-23	2,40,35,825.00	32,15,466.00	3,68,549.00	28,46,917.00	2,11,88,908.00
6	1-Dec-23	2,11,88,908.00	32,15,466.00	3,24,897.00	28,90,569.00	1,82,98,339.00
7	1-Jan-24	1,82,98,339.00	32,15,466.00	2,80,575.00	29,34,891.00	1,53,63,448.00
8	1-Feb-24	1,53,63,448.00	32,15,466.00	2,35,573.00	29,79,893.00	1,23,83,555.00
9	1-Mar-24	1,23,83,555.00	32,15,466.00	1,89,881.00	30,25,585.00	93,57,970.00
10	1-Apr-24	93,57,970.00	32,15,466.00	1,43,489.00	30,71,977.00	62,85,993.00
11	1-May-24	62,85,993.00	32,15,466.00	96,385.00	31,19,081.00	31,66,912.00
12	1-Jun-24	31,66,912.00	32,15,471.00	48,559.00	31,66,912.00	-

- GST or Taxes as applicable time to time will be in addition to the abovementioned charges.

Please return the duplicate copy of this letter duly accepted for our records and also enables us to proceed further with documentation/disbursement.

For MS Fincap Private Limited


Executive Director

Place : Jaipur

Date : 24.11.2021

Accepted By:

Name

Signature

For MRS. HANUMANT BUILDHOME


Proprietor







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