

SANCTION LETTER

To,

M/s SHRI RAM BUILDERS GROUP,

P NO C 63 GOVIND NAGAR C
GOKULPURA KALWARA JAIPUR ,
Jaipur ,302012.

Sanction Date :31/01/2023

Sub.: Your application No APPL05246723

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 5,80,00,000.00 (Rupees Five crore eighty lakh only)
Borrower(s)	M/s SHRI RAM BUILDERS GROUP , Mr ASHOK KUMAR Mr BANWARI LAL JAT Mr NARENDRA KUMAR Mr RAM DEV CHOUDHARY
Guarantor	NONE
Tenor of the Loan	48 months
Variable Interest rate(applicable on date of sanction)	15%
Administrative and Operational Costs-At Disbursal (Non refundable)	INR 6,84,400.00 (Rupees Six lakh eighty four thousand four hundred only)
Administrative and Operational Costs-At Login (Non refundable)	INR 4,500.00 (Rupees Four thousand five hundred only)
Re-pricing Frequency	Monthly or as and when required
Monthly Installment	INR 23,30,678.00 (Rupees Twenty three lakh thirty thousand six hundred seventy eight only)
Property to be financed	PLOT NO. 6 16 17 AND 18 RAGHUNATH VIHAR D AT GRAM BISHNWALA JAIPUR, 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. 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:

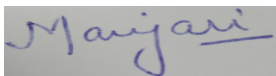
1	The details given by you and the other applicants/guarantor in the application form are true and correct and there is no material change in the same after making the application.
2	The original title documents of the property as required by Shubham shall be handed over and any other process required 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.
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.

Special Terms & Conditions:

- 1) a. The builder/ developer/ company shall disclose in the pamphlets / brochures/ display boards on-site, the name (s) of the HFC/ other lenders to which the property is mortgaged.
- 2) b. The builder/ developer/ company shall append the information relating to mortgage while publishing advertisement of a particular scheme in newspapers/ magazines etc.
- 3) c. The builder/ developer/ company shall indicate in their pamphlets / brochures that they would provide No Objection Certificate (NOC)/ permissions of the mortgagee HFC for sale of flats/ property
- 4) if required. HFCs shall ensure compliance of the above terms and conditions and funds shall not be released unless the builder/ developer/ company fulfils the above requirements.

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
Effective from 31.12.2021**

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 APPL05246723

Place of Agreement	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Date of Agreement	31/01/2023
Product Type	Home Loan
Name of the borrower	M/s SHRI RAM BUILDERS GROUP
Name of the Coapplicants/Guarantor	Mr ASHOK KUMAR Mr BANWARI LAL JAT Mr NARENDRA KUMAR Mr RAM DEV CHOUDHARY / NONE
Address of Borrower	P NO C 63 GOVIND NAGAR C GOKULPURA KALWARA JAIPUR Jaipur 302012
Branch of shubham	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Loan Amount	INR 5,80,00,000.00 (Rupees Five crore eighty lakh only)
Base Rate	15.5% p.a.
Type of Interest Rate	Floating
Re-pricing Frequency	Monthly or as and when required
Applicable Interest Rate	15% p.a.
Penal Interest Rate	24% p.a
Type of Instalment	Equated
Due Date	10 th Every Month
EMI	INR 23,30,678.00 (Rupees Twenty three lakh thirty thousand six hundred seventy eight only)
Pre - EMI	
Mortgaged Property/Security/Collateral	PLOT NO. 6 16 17 AND 18 RAGHUNATH VIHAR D AT GRAM BISHNWALA JAIPUR, Jaipur-302021,Rajasthan
Term/Tenor (In Months)/No. of EMIs	48
Charges:	
Administrative and Operational Costs-At Disbursal (Non Refundable) (inclusive of Applicable taxes)	INR 6,84,400.00 (Rupees Six lakh eighty four thousand four hundred only)
Administrative and Operational Costs-At Login (Non Refundable) (inclusive of Applicable taxes)	INR 4,500.00 (Rupees Four thousand five hundred only)
Duplicate statement Emi Payment Instrument Swapping charges Duplicate interest certificate Copy of property documents Repayment bouncing charges Part payment charges Conversion Charges Foreclosure charges Property Swapping Charge List of Documents Foreclosure statement charges Custodial Fee for property documents in closed loans Valuation fee in Construction Linked Loan cases Valuation fee for property revisit Document retrieval charges on closure of loan (excluding maturity closure)	Rs. 250 Rs. 500 Rs. 250 Rs. 500 Rs. 500 NIL NIL NIL Rs.3000 Rs. 250 Rs.500 Rs 500 Per month (post 60 Days from Loan Closure Date) First visit: No charges. Subsequent visits: Rs 500 Rs.1500 Rs.1000

Duplicate No Dues Certificate Re valuation charge for NPA cases Legal Charges Administrative and operational cost- at login additional* * to be taken only if customer has identified the property and wish to pay upfront Additional search charges* * to be charged in case of delayed disbursement NESL data submission	Rs.250 Rs 1350 As per actual 2000/- /-only (inclusive of GST). Up to 1000/-* * depends on the SRO 50/-
End use / Purpose of loan	Purchase of Residential property
Use of Property	Vacant
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

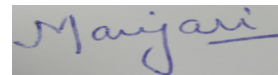
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It is further clarified that amount of EMI/Pre-EMI not paid on due date mentioned above shall become overdue. Further your loan account in case of default shall be liable to be classified by the Company as under:-

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



(Signature or thumb impression of the borrower/s)

(Signature of the authorized person of Lender)

SHRI RAM BUILDERS GROUP

Registered Address: Plot No. C-63, Scheme Govind Nagar-C, Gokulpura, Kalwar Road,
Jhotwara, Jaipur-302012

DECLARATION FOR ENCUMBRANCE

In reference to our project “**ROYAL TOWN**” situated at Plot No. 6, 16, 17 and 18, Scheme-
Raghunath Vihar-D, Village-Bishnawala, Tehsil & District- Jaipur, State- Rajasthan

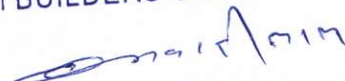
I, **BANWARI LAL JAT** son of Shri Ganpat Lal Jat aged about 42 years R/o C-62, Scheme
Govind Nagar-c, Gokulpura, Kalwar Road, Jaipur, Rajasthan-302012 do hereby solemnly
declare:

That we have availed a mortgage Loan against Property for an amount of Rs 5,80,00,000/- from
Shubham Housing Development Finance Company Ltd.

That other than the said loan, there is no Encumbrance or loan or any property mortgaged on
the said project.

For **SHRI RAM BUILDERS GROUP**

SHRI RAM BUILDERS GROUP


Partner

BANWARI LAL JAT
(Authorized Signatory)