shubham

SANCTION LETTER

To,

M/s VINAYAK EMPIRE HOMES.

PLOT NO 49 GOVIND NAGAR VISTAR GOKULPURA KALWAR ROAD JHOTWARA JAIPUR ,
Jaipur ,302012.

Sanction Date :30/08/2023
Sub.: Your application No APPL05278779

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 10,00,00,000.00 (Rupees Ten crore only)
Borrower(s)	M/s VINAYAK EMPIRE HOMES , Mr RAJ KUMAR Mr SURESH KUMAR DOGIWAL Mr NARENDRA KUMAR Mr RAJENDRA KUMAR KHICHAR
Guarantor	NONE
Tenor of the Loan	48 months
Variable Interest rate(applicable on date of sanction)	15%
CERSAI CHARGE (Non refundable)	INR 118.00 (Rupees One hundred eighteen only)
Life Insurance Premium (Non refundable)	INR 0.00 (Rupees Zero only)
NESL Data Submission Charge (Non refundable)	INR 59.00 (Rupees Fifty nine only)
Administrative and Operational Costs-At Disbursal-HL (Non refundable)	INR 11,80,000.00 (Rupees Eleven lakh eighty thousand 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 40,17,855.00 (Rupees Fourty lakh seventeen thousand eight hundred fifty five only)
Property to be financed	Plot No. C-4 and C-5 Scheme Jamuna Nagar, Sodala, Ajmer Road jaipur, Jaipur-302012,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.

Shubham Housing Development Finance Co. Ltd.

For VINAYAK EMPIRE HOMES

Narendra

PARTNER

shubham

	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.

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%

Special Terms & Conditions:
1) .

Yours truly,

Manjari

Shubham Housing Development Finance Co. Ltd.

For VINAYAK EMPIRE HOMES

Narendra

PARTNER

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 20.03.2023

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 APPL05278779

Place of Agreement	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Date of Agreement	30/08/2023
Product Type	Home Loan
Name of the borrower	M/s VINAYAK EMPIRE HOMES
Name of the Coapplicants/Guarantor	Mr RAJ KUMAR Mr SURESH KUMAR DOGIWAL Mr NARENDRA KUMAR Mr RAJENDRA KUMAR KHICHAR / NONE
Address of Borrower	PLOT NO 49 GOVIND NAGAR VISTAR GOKULPURA KALWAR ROAD JHOTWARA JAIPUR Jaipur 302012
Branch of shubham	425 Udyog Vihar , Phase IV, Gurgaon-, 122015, Haryana
Loan Amount	INR 10,00,00,000.00 (Rupees Ten crore 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
Type of Interest Rate (Reset Linked to revision in PLR of Company/SHDFC)	15 % per annum i.e. PLR ± -2.5%(Spread)
Penal Interest Rate	**24% per annum**
Type of Instalment	Equated
Due Date	10th Every Month
EMI	INR 40,17,855.00 (Rupees Fourty lakh seventeen thousand eight hundred fifty five only)
Pre – EMI	
Mortgaged Property/Security/Collateral	Plot No. C-4 and C-5 Scheme Jamuna Nagar, Sodala, Ajmer Road jaipur, Jaipur-302012,Rajasthan
Term/Tenor (In Months)/No. of EMIs	48
Charges:	
CERSAI CHARGE (Non Refundable) (inclusive of Applicable taxes)	INR 118.00 (Rupees One hundred eighteen only)
Life Insurance Premium (Non Refundable) (inclusive of Applicable taxes)	INR 0.00 (Rupees Zero only)
NESL Data Submission Charge (Non Refundable) (inclusive of Applicable taxes)	INR 59.00 (Rupees Fifty nine only)
Administrative and Operational Costs-At Disbursal-HL (Non Refundable) (inclusive of Applicable taxes)	INR 11,80,000.00 (Rupees Eleven lakh eighty thousand only)
Administrative and Operational Costs-At Login (Non Refundable) (inclusive of Applicable taxes)	INR 7,500.00 (Rupees Seven thousand five hundred only)
Duplicate statement Emi Payment Instrument Swapping charges Duplicate interest certificate Copy of property documents Cheque/ECS/NACH/SI bounce charges	Rs. 250 Rs. 500 Rs. 250 Rs. 500 Rs. 500

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For VINAYAK EMPIRE HOMES
Narendra
PARTNER

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Cheque/ECS/NACH/SI bounce charges	Rs. 500
Part payment charges	NIL
Conversion Charges	NIL
Preclosure charges	NIL
Charges for non-availability of repayment instrument	Rs. 500
EMI Due Collection Charges	Rs. 400
Property Swapping Charge	Rs. 3000
List of Documents	Rs. 250
Foreclosure statement charges	Rs. 500
Custodial Fee for property documents in closed loans	Rs 500 Per month (post 60 Days from Loan Closure Date)
Valuation fee in Construction Linked Loan cases	First visit: No charges. Subsequent visits: Rs 500
Valuation fee for property revisit	Rs 1500
Document retrieval charges on closure of loan (excluding maturity closure)	Rs 1000
Duplicate No Dues Certificate	Rs 250
Re valuation charge for NPA cases	Rs 1350
Legal Charges if any	As per actual
Statuary Charges if any	As per actual
Administrative and operational cost- at login additional* * to be taken only if customer has identified the property and wish to pay upfront	2000/- /-only (inclusive of GST).
Additional search charges* * to be charged in case of delayed disbursement	Up to 1000/-* * depends on the SRO
NESL data submission	50/-
End use / Purpose of loan	Home Construction
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 ApplicableTaxes (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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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. Thereafter, the EMI as stated in the above table will commence from the subsequent month.

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.

Shubham Housing Development Finance Co. Ltd.

Manjari

(Signature or thumb impression of the borrower/s) (Signature of the authorized person of Lender)

For VINAYAK EMPIRE HOMES

Narendra

PARTNER