

FINAL SANCTION LETTER

Date: 30/11/2023
Prospect No: 987954
Registered Address: S4, C19, MANGLAM CITY, KALWAR ROAD, JAIPUR, 302001, RAJASTHAN, INDIA
Registered Mobile No.: 8949046678,

THE GOLDEN ESTATE
Mr. KARM SINGH GADWAL, Mrs. SONAM CHOUDHARY

Dear Customer,

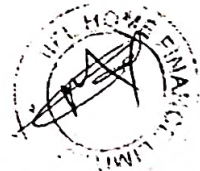
We thank you for choosing IIFL Home Finance Limited (IIFL-HFL). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	PROJECT FINANCE
Total Loan Amount Sanctioned (₹) (Includes Insurance Premium)*	60200000
Interest Type	Adjustable Interest Rate(AIR)
Base Rate (IH-LPLR)	18.90%
Margin (+/-)	-3.90%
Rate of Interest**	15.00% Adjustable Interest Rate (AIR)
Loan Tenor (in years)	3
Amount Of Each Installment On Monthly Rest (₹)	2086853
Total Processing Fees/Other Charges (including GST) (₹)	1065540
Processing Fees Paid (₹)	7500.00
CERSAI fees (₹)	118
Transaction/Legal Handling Charges (₹)	0.00
Property Address	PLOT NO 159 160 161, SUNDER VIHAR, KALWAR ROAD, RAWAN GATE, JAIPUR, 302012, RAJASTHAN, INDIA,
Collateral Evaluation Charge	118000.00
Presentation Charges	152.22

Additional conditions to comply prior to disbursal:

- Loan to be secured with Insurance.
- IIFL Mortgage Board to be displayed at Site.
- NOC to be given for payment of Rs. 13 lacs for 2BHK and Rs. 18lacs for 3BHK.
- Spouse SPDC to be taken
- Repayment from Axis Bank.
- Docket to be signed in IIFL Branch Office or in front of IIFL employee
- Disbursement will be as follows :-
 - Rs.1cr to be disbursed upfront.
 - Remaining Disbursement to be in 4 equal Tranches at 40%, 60%, 80% and 100%.

You have opted for insurance of Rs.200000
You have opted for insurance of Rs.200000



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Karm Singh
Proprietor

Karm Singh
Proprietor



Deduction from disbursement amount. The borrower(s) hereby authorizes IIFL HFL to debit processing fee or any other charges including but not limited to the stamp duty, franking charges, statutory charges/amount, service charges incurred by IIFL HFL for execution of E-Loan Agreement including other documents from the disbursement of the Loan amount, and also agrees that the same may be treated as charges due from the Borrower(s) or on demand of IIFL HFL, it shall be reimbursed by the Borrower(s) or may be recovered along with the Loan amount.

**The rate of interest is subject to revision from time to time due to changes in the base rate or other factors. IIFL HFL has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Borrower will be notified of any such revisions, and they will be binding on the Borrower. For more details, please refer to clauses 4 and 7(i) of the Loan Agreement and our website <https://www.iiflhomeloans.com>, specifically, sub-clause 2.6 of Standard Terms & Conditions and Standard MITC.

For latest policy updates and to know applicable Prepayment charges and other charges, please refer IIFL HFL official website www.iifl.com/home-loans.

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Rakesh Gill at or alternatively you can call us on Helpline Number: 1860-267-3000. Your Base Branch address is 4th floor, Vinayak Heights, Gautam Marg, Vaishali Nagar, Jaipur, Rajasthan 302021

Thanking You,

IIFL Home Finance Limited (IIFL- HFL) Acceptance by borrower(s):

Authorized Signatory

(This a computer generated document and does not require IIFL HFL's signature)



I/We the Borrower(s) hereby declare that I/We have read (and/or being read over and explained), verified, understood and irrevocably agreed the terms and conditions of this Sanction Letter by signing this Letter physically or/and electronically (through accessing the link and/or vide OTP confirmation, Electronic and Digital Signatures, Aadhaar authentication and such other and further means as it was available and me/us by using my/our registered E-mail ID and the mobile number, and/or completing online forms constitute electronic communications shall be deemed to be the acceptance of this Letter. I/We, the Borrower(s) consent to receive the electronic communications, and agree that all communications, notices, disclosures, and other communications provided to us electronically, via email and on the Site, satisfy any legal requirement that such communication be in writing and legally bound

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Proprietor

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Sanction Letter Terms & Conditions

- 1 The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
- 2 This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non refundable), other charges and approval terms. In case, the Borrower fails to pay any fees due, IIFL Home Finance Limited (IIFL-HFL) shall have the right to deduct, such fees payable, from the loan amount at the time of disbursement.
- 3 The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with IIFL Home Finance Limited (IIFL-HFL). The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
- 4 The loan amount will be disbursed on demand. However, IIFL Home Finance Limited (IIFL-HFL) reserves its right to withhold and/or cancel the Loan Facility or any part thereof without assigning any reason.
- 5 The loan shall be secured in such manner as may be required by IIFL Home Finance Limited (IIFL-HFL). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable title free from all encumbrances.
- 6 The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by IIFL Home Finance Limited (IIFL-HFL), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by IIFL Home Finance Limited (IIFL-HFL) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
- 7 The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by IIFL Home Finance Limited (IIFL-HFL) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rate and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
- 8 The sanction of the loan shall stand revoked and cancelled in any of the following circumstances :
 - i If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
 - ii If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
 - iii If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
 - iv Any other reason whatsoever, at the sole discretion of IIFL Home Finance Limited (IIFL-HFL)
 - v If Borrower fails to submit the documents as required by IIFL Home Finance Limited (IIFL-HFL) within specified time
- 9 The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same
- 10 For Schedule of Charges and Most Important Terms & Conditions, please refer our Official web site: <https://www.iifl.com/sites/default/files/pdf/MITC-SOC.pdf> The mentioned charges / fees are as on date of the Loan Agreement and are subject to change from time to time.
- 11 The Borrower/s agree to provide details to the IIFL Home Finance Limited (IIFL-HFL), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower/s confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of IIFL Home Finance Limited (IIFL-HFL) as a security.
- 12 In case the applicant/s have opted for Adjustable Rate of Interest :

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/s/ [Signature]

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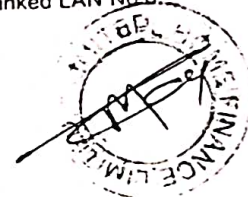
/s/ [Signature]

Proprietor

- i IIFL Home Finance Limited (IIFL-HFL), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of IIFL Home Finance Limited (IIFL-HFL) together with margin, if any, as specified by IIFL Home Finance Limited (IIFL-HFL) on the date of disbursement and on the beginning of first month of next quarter, in which the base rate is changed
- ii Base Rate shall mean and include the Prime Lending Rates of IIFL Home Finance Limited (IIFL-HFL) being offered by IIFL Home Finance Limited (IIFL-HFL) and agreed by the Applicants more particularly referred in this Sanction Letter. The Current Prime Lending Rates of IIFL Home Finance Limited (IIFL-HFL) are IH – HPLR and IH – LPLR.
- 13 Borrowers are strictly advised not to deal in cash and/or advance/hand over cash to any employee/agent/ person representing on behalf of IIFL HFC on any pretext/ground including but not limited to processing of the loan application. IIFL HFC does not subscribe to any such practice(s)
- 14 The borrower company will not induct on its Board any person whose name appears in Willful Defaulters list of any Credit Information Companies / Financial Institutions and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of the person from its Board.
- 15 We have entered /shall enter into co-lending arrangement with various bank in terms of the guidelines issued by regulators, from time to time. In case your loan qualifies under co-lending arrangement and is accepted by the partner bank, you will be intimated by IIFL-HFL through SMS and/or Email and/or any other suitable means.
- 16 The borrower/s hereby authorizes IIFL HFL to debit processing fee or any other charges including but not limited to the stamp duty, franking charges, statutory charges/amount, service charges incurred by IIFL HFL for execution of Loan Agreement and other documents, from the disbursement of the Loan amount. All these or any part of them shall be treated as charges due from the Borrower(s) which may be recovered along with the Loan amount, in case not deducted from disbursements and/or shall be paid on demand to IIFL HFL, as legally recoverable dues
- 17 Cersai and Collateral Evaluation charges for the property has been received in Linked LAN No.0.

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Login into your Account | Download IIFL LOANS Mobile Application
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