



HOME EQUITY LOAN SANCTION LETTER

Date - 25/02/2024

To
MR. RAJ KUMAR, VINAYAK BUILDCOM, MR. BHANWAR LAL CHOUDHARY
PLOT NO 49 GOVIND NAGAR VISTAR GOKULPURA JHOTWARA JAIPUR, 302012
PIN - 302012

Dear Sir/Madam,

Subject: Your Home Equity Loan Application No. APPL30471998, Dated - 06/02/2024

We are pleased to inform you that based on your above mentioned application to Tata Capital Housing Finance Limited, (hereinafter referred to as the "Company") under its Small Developer Funded Program, program, has in principle sanctioned the loan on the terms and conditions mentioned hereafter and printed overleaf against the following property/ies

Description of the Property:

1 Plot No.16,17,18,19 & 20, Sukhija Vihar-C, Village-Chak Ganpalpurn-I, Tehsil-Sanganer, Jaipur, Jaipur, Rajasthan, 302020

The salient features of financial covenants of loan are as under:

Total Amount Sanctioned	Insurance	Rate of Interest	Current TCHFL RPLR*	Spread over TCHFL RPLR	Tenor	Monthly Installment(EMI)	Processing Fee
INR 78,600,000/-	INR 0	13% (Floating)	19.75%	-6.75%	120 Months	INR 1,173,582/-	INR 927593/- (Inclusive of GST)

*Retail Prime Lending Rate - RPLR is the rate of interest announced by TCHFL from time to time as its retail prime lending rate and shall govern the Rate of Interest for your loan contract from time to time.

**In case you have opted for Fixed Rate of Interest, the rate of interest shall be fixed for the period mentioned herein-above and upon expiry of the period of Fixed Rate of Interest, the Loan shall attract floating (Adjustable) Rate of Interest based on the then prevailing TCHFL RPLR. Such floating rate of Interest shall vary in accordance with the TCHFL RPLR announced by the Company from time to time as its retail prime lending rate plus/minus the spread prevailing at the time of sanction

Special Conditions:

1. Title deeds of the property/ies in original as per the legal report shall be submitted prior to disbursement.
2. If the property is jointly owned by more than one person then all owners of the property shall be co-applicants to the loan.
3. Loan shall not be used for any other purpose except the purpose as represented in the application form.
4. Cross collateralisation of this project with the existing project as well as Cross Default clause is applicable
5. Escrow Account to be opened and Project Receivables to be routed through the Escrow Account
6. Subject to positive credit report valid on date of disbursement (FI, RCU, Legal and technical).
7. Mandatory Legal report vetting from internal legal team.
8. Mandatory LI & GI insurance to be taken.
9. Builder to take NOC from TCHFL before sale of any unit in funded project.
10. TCHFL to get 1st right on refusal over leads for retail funding in borrower projects and exclusive charge on property
11. RCU of title deed to be done.
12. Payment to be release as per CLP vetting by technical team
13. Registered Mortgage to be executed.
14. Retail Conversion is mandatory for Minimum 33% units otherwise foreclosure charges would be applicable on sale of any unit
15. Project and all collaterals to be updated in PTS
16. Moratorium Period is not applicable. Case to be booked with EMI repayment only.
17. There would not be any change in partnership structure without TCHFL NOC need to be updated
18. Repayment to be taken from AU 653 A
19. NIL FC charges in case of prepayment & foreclosure through own funds Like Promoter equity or project cash flow
20. Builder will give all leads/booking details to Us and First right of refusal with TCHFL but if retail leads not convert with TCHFL & go with other institution FC charges should not be Applicable

The sanction shall stand revoked and cancelled if:

1. There is any material adverse change in the opinion of the Company on the basis of which the loan has, in principle, been sanctioned.
2. Any material fact concerning your income, employment or ability to repay, or any other relevant aspect of your proposal for the loan is suppressed, concealed or not made known to us.
3. Any statement made in the application or otherwise is found to be misleading, incorrect or untrue.
4. Unsatisfactory track record in respect of any other finance facility availed by the applicant/s.

The loan shall be used for the purpose of Business Use.

This sanction is valid for 45 days from the date of this letter unless waived by the company at its sole discretion.

Yours truly,
For Tata Capital Housing Finance Limited

Authorized Signatory

Tata Capital Housing Finance Limited

This is a system generated sanction letter and does not require signature of TCHFL

M/s VINAYAK BUILDCOM

PARTNER

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PARTNER



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Pin - 301966/7596981

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Authorized Signatory

[Signature]

Tata Capital Housing Finance Limited

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M/S VINAYAK BUILDCOM

[Signature]

PARTNER

M/S VINAYAK BUILDCOM

[Signature]

PARTNER

- Terms and conditions:**
1. The applicant will create an Equitable Mortgage**/Registered Mortgage of the property as may be stipulated by the Company at its discretion and the applicant/mortgagor shall be responsible and liable to register / intimate such Equitable Mortgage with the concerned office of sub-registrar of assurances, if required.
 2. The Terms and Conditions are subject to change without prior notice and at the sole discretion of the Company.
 3. Notwithstanding anything stated elsewhere in this letter or otherwise, the facilities mentioned overhead will be available solely at Company's discretion and subject to compliance of all formalities and documentation as may be specified/required by the Company. The continuance of the facilities is subject to cancellation and for repayment to the Company on demand without assigning any reasons for the same.

4. Part pre-payment and Foreclosure Charges will be applicable as per below details

RATE DESCRIPTION	PARTY TO THE AGREEMENT	FORECLOSURE CHARGES*	PARTIAL PREPAYMENT CHARGES	
CLOSURE BY OWN FUNDS	CLOSURE BY BALANCE TFR	CLOSURE BY OWN FUNDS	No Charges	No Charges
FLOATING RATE SCHEME	Individual borrower with and use other than business	No Charges	No Charges	No Charges
Individual borrower with and use as business	4% + GST*	4% + GST*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 st April of the respective Financial Year	
Non-Individual Borrower irrespective of end use	4% + GST*	4% + GST*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 st April of the respective Financial Year	
(irrespective of individual or non-Individual Co-borrowers)				
FIXED RATE SCHEMES	Individuals/ Non Individuals	4% + GST*	4% + GST*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 st April of the respective Financial Year

* Foreclosure Charges will be levied on the Principal Outstanding and all part payments, if any, made within immediate preceding 12 months of such foreclosure. In case of Semi-Fixed Loans (fixed rate for initial period and then floating), the foreclosure and Pre-payment norms for floating rate loans would be applicable on loan being converted into floating rate.

5. The rate of interest applicable to the facilities shall be as prevailing on the date/s of disbursement(s). The Company shall review and, if considered necessary, revise the Rate of Interest at any time and from time to time as per its policy, market conditions, TCHFLRPLR and/or applicable laws and regulations, if any, during the tenor of the loan at its sole discretion. The spread over TCHFL RPLR would be constant throughout the loan tenure, unless the risk profile of the customer deteriorates.

6. In case of any revision in rates as mentioned in above clause, EMI amount and/or tenure of repayment may be varied.

7. Other charges applicable to the loan

- a) Processing Fee - Up to 2.00% of Loan amount + GST
- b) One time Account Maintenance charges Rs 2000/- (including GST)
- c) Additional Interest - @2% per month on the overdue amount for the defaulted period
- d) Cheque dishonour Charges - Rs.700/- per dishonour per cheque
- e) Loan cancellation charges Rs. 5900/-
- f) Charge for issue of duplicate copy of agreement - Rs.250/- per copy of agreement
- g) Charge for issue of statement of account - Rs.200+GST, per statement
- h) Other Charges incurred by the Company - Actual charges incurred by the Company
- i) Loan will be auto cancelled if cheque is not availed by customer within 30 working days from date of disbursement with all the charges pertaining to auto cancellation waived
- j) Additional Processing fee towards Legal and technical charges: Rs.5300/- +GST for cases up to INR 1 CR and Rs.10,000 +GST for cases Greater than INR 1 CR
- k) Additional Processing fee towards Admin charges: Rs.3540/- (including GST) (if applicable)
- l) Any Other Charges will be applicable as per MOST IMPORTANT TERMS AND CONDITIONS (MITC) to be signed by the applicant

8. The due date for the payment of MI shall depend on date of disbursement of loan. Accordingly the applicant shall be liable to make payment of interest for broken period and the same will be communicated at the time of disbursement.

9. The applicant shall immediately intimate the Company in the event of any change in his repayment capacity. Without limitation; this shall include a loss/change in job/ profession etc. as also any change in any information stated in the application.

10. The Applicant will have to insure the property for the reconstruction value of the property and assign the same in favor of the Company.

11. The applicant shall mention their application number for any service related queries.

12. Please note that the payment of non refundable processing fee is a prerequisite for the loan to be sanctioned.

13. The term Applicant shall also include Co Applicant wherever appropriate, except where the context implies otherwise and all references to Company, shall mean Tata Capital Housing Finance Limited, unless the context implies otherwise.

14. In case of Life Insurance coverage, if you come under medical category then you need to complete the medical formalities as soon as possible so as to enable insurance company to take decision on acceptance of risk and the cover to commence. The policy cover does not commence unless the formalities are completed and the risk is accepted by the insurance company on the basis of the medical results. In case of rejection the premium amount deducted will be transferred to your Loan account.

15. I am aware about that the Insurance has been taken along with my Loan and my Insurance cover will start only after issuance of the policy. I understand that, if the policy is not issued for any reason, then my loan will not be covered under the Insurance.

16. In the event any amount is not paid when due, the account will be tagged as overdue as part of day-end process as SMA or NPA (as the case may be) in accordance with the RBI Circular. Examples of classification of an account as SMA/ NPA categories are provided on our website www.tatacapital.com at POLICIES, CODES & OTHER DOCUMENTS -> TATA Capital Housing Finance Limited -> RBI Circular on Provisioning. You may also browse the link <https://bit.ly/3Hox7ib> by pasting it on browser. The Applicant / Co-Applcmt / Borrower / Co-Borrower confirm that they have read, understood and accepted the same.

17. Acceptance of this letter is a confirmation that, the applicant has read and understood the contents as mentioned aforesaid and it also confirms that the applicant has not been promised any free gifts/discounts or any other commitment whatsoever which is not documented in the loan agreement with the Company. It is further confirmed that no cash/bearer cheque has been collected from the applicant with respect to the loan.

18. Property documents will be available at the loan sourcing branch or the branch where the Foreclosure payment has been done, post closure of loan. Property documents will be available within 14 working days. In case if there is a change in the loan sourcing branch the same will be communicated via Email and SMS and also the same can be referred through our TATA Capital website.

19. I/we understand that these Terms and Conditions are an Indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in other financing documents (such as Specific Agreements, Master Terms and Conditions, other loan documents, interest rate schedules and therefore should be read in conjunction with such financing documents. Please also visit the Company's website www.tatacapital.com for the Full Disclosure and for determination of Interest Rates, Processing and other charges adopted by the Company.

This is a system generated sanction letter and does not require signature of TCHFL

M/S VINAYAK BUILDCOM

PARTNER

LOCATION / BRANCH: VASILE

This sanction letter is subject to the legal, financial, technical and other due diligence of the Applicant, Co-Applicants and the property to the satisfaction of TCHFL. The Applicant and Co-applicants shall make available all necessary and material information and extend full cooperation to lawyers and other advisors of TCHFL for undertaking the due diligence. In addition to the above, the sanction is also subject to the standard terms and conditions, according to the company rules / policies as applicable from time to time. All statutory levies or taxes applicable from time to time will have to be borne by the applicant.

Notwithstanding the APF done by TCHFL, the Borrower's shall conduct his / her own legal and technical due diligence of the property and independently verify the title of the property, encumbrances and pending litigations, if any, concerning the property and the project land. TCHFL will not be held liable / responsible for any losses / claims arising out of any pending litigations / defects in title / encumbrances of whatsoever nature, in connection with the said property / project.

Please note that this communication should not be construed as giving rise to any binding obligation on the part of TCHFL unless (i) you have returned the duplicate copy of this letter duly signed in token acceptance and, (ii) signed/execute the agreements and (iii) signed/execute the security /other documents in connection with the aforesaid facilities. Until and till such time, the sanction letter same may be cancelled without any prior notice.

This Letter of sanction does not create any binding obligations on us to disburse funds till the execution of appropriate loan and security documents and till such time same may be cancelled without any prior notice. In case you require any further clarifications or information regarding the loan account or any of our other services are required please feel free to contact Tata Capital Housing Finance Limited at 18602676060

Applicant / Co-Applicant Signature

ACCEPTED

Signature

Primary Applicant
Co -- Applicant

Name

MR. RAJ KUMAR
VINAYAK BUILDCOM

Guarantor

MR. BHANWAR LAL CHOUDHARY

M/S VINAYAK BUILDCOM

PARTNER

M/S VINAYAK BUILDCOM

PARTNER