

Indiabulls

LOAN SANCTION LETTER

Our Reference No. 610002
 Name of the Applicant M/S TARUCHAYA COLONIZERS LLP
 Address D-701, DIAMAND TOWER, PLOT NO 4 & 5, SOMDATT LANDMARK HAWA SADAK, CIVIL LINES JAIPUR 302006 RAJASTHAN INDIA
 Phone No. 2770794
 Name of the Co-Applicant VINAY TAMBI, NAWAL KISHORE DANGAYACH, ARCHANA DANGAYACH, SARIKA TAMBI, TIRUPATI INDUSTRIES, N. K. INDUSTRIES, AMARNATH ENTERPRISES
 /Guarantor

Date 20-JUL-16

Dear M/S TARUCHAYA COLONIZERS LLP

Subject : Your application for Loan against Property facility from Indiabulls: Our Reference No: 610002

We thank you for choosing Indiabulls Housing Finance Limited as your financier for Loan against Property. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

Type of Facility	LAPL			
Sanction Amount with Insurance Premium* (Rs.)	75400000			
EMI Amount	Rs. 1239656			
Loan Tenure (Months)	120			
Interest Type	AIR			
Rate of interest	15.50 %			
Adjustable Interest Rate(AIR)	LFRR (LAP Floating Reference Rate, notified time to time) +3.25 % Margin Current LFRR : 18.75			
Sanction Letter Validity	30 days from the date of this offer.			
Total Processing Fee Applicable	Rs. 1083875			
Proc. Fee (Non Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	11000	078696	09-JUN-2016	AXIS BANK LTD
	1072875	078736	29-JUL-2016	AXIS BANK LIMITED
	Rs. 1083875			
Balance Proc. Fee payable (to be deducted from disbursement)	NIL			
Address of Property Offered as Security	PLOT NO. G-20 JDA SCHEME-WESTWAY HEIGHTS (TRUCK TERMINAL SCHEME) AT VILLAGE-KESHOPURA ASARPURA, BHANKROTA JAIPUR 302026			
Database Admin Fee	Rs. 650 (inclusive of service tax)			
	Applicable only in the first instance of finance on the same property.			

* Insurance is subject matter of solicitation.

All the applicable taxes, duties and levies would be additionally charged as per law.

- ROI will be as per applicable reference rate at the time of disbursement.

- This letter supersedes any sanction letter issued earlier, with reference to application number 610002

Special Conditions (as applicable) :

- 1 Legal and Technical clearance / verification of the property being financed.
- 2 Execution of Loan Agreement and other documents between you and, Indiabulls Housing Finance Limited as per its policy and format.
- 3 Cemented placard at site mandatory
- 4 Latest 9 months statement of Yes Bank Rs 1.72 Crs DLOD to be documented
- 5 Lease deed to be provided upfront
- 6 Legal and technical should be clear & marketable
- 7 Loan to be 100% Insured
- 8 M/s N K Industries , M/s Amarnath enterprises , M/s Tirupati Industries to be added on loan structure as Corporate guarantors
- 9 6 months RTR of KMBL Rs 75 Lacs TL to be documented
- 10 3 SPDC of lady co applicant to be documented
- 11 Nawal Dangaich and Vinay Tambi with spouses to be on loan - SPDC from spouses of both mandatory along with additional SPDC from Nawal and Vinay
- 12 own contribution towards payment price towards plot purchase to be provided from banking
- 13 copy of sanction letter of JDA land worth 40crs newly purchased to be provided
- 14 Prepayment to be allowed upto 90% of outstanding amount from own sources without any charges after 12 EMIs . Balance 10% to be paid in next 12 EMIs else foreclosure as per policy to be applied

For Taruchaya Colonizers LLP

Plot No.O-12 B,Ground Floor, Ashok Stambh, C-Scheme Jaipur 302001 Rajasthan India Ph: 0141-5172426

Designated Partner

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Our Reference No. 610002 Date 20-JUL-16
Name of the Applicant M/S TARUCHAYA COLONIZERS LLP
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Phone No. 2770794
15 ROC charge to be created in the name of LLP Taruchaya Colonizers LLP
16 Repayment from Taruchaya Colonizers LLP to be taken
17 Subject to positive credit checks
18 Term crash letter to be documented for crashing the term to 5 years
19 If one of the borrowers /co-borrowers is a Non-Individual i.e. Company, Firm, HUF, LLP, Trust, Society or a Proprietorship
entity, Pre-Payment charges shall be applicable as per the policy of the IHFL - Refer the pre-payment charges on the
Indiabulls website : www.indiabullshomeloans.com
20 Other terms and conditions mentioned overleaf.
21 Final loan approval/disbursal is subject to legal/technical & FI verification.

For Taruchaya Colonizers LLP

Designated Partner

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LINES JAIPUR 302006 RAJASTHAN INDIA
Phone No. 2770794

Date 20-JUL-16

Our representative Rakesh Kothari , phone +910141-3055772 can assist you further in case of requirement.

Please sign this letter as token of your acceptance of the terms and conditions mentioned above and overleaf.

Yours sincerely,

For Indiabulls Housing Finance Limited

Accepted the offer

Authorised signatory

Customer Signature

For Taruchaya Colonizers LLP

Designated Partner

Indiabulls

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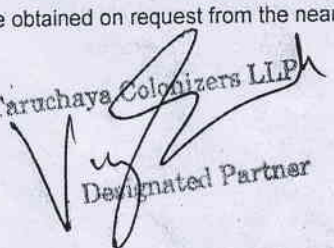
LOAN SANCTION LETTER

Date 20-JUL-1

Our Reference No. 610002
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MOST IMPORTANT TERMS AND CONDITIONS

1. The sanction of loan amount and its terms and conditions are subject to execution of Loan Agreement and other documents and writings with Indiabulls Housing Finance Limited (hereinafter referred to as "IHFL"). The terms and conditions of Loan Agreement and/or other documents will prevail upon this letter in case of any contradiction/conflict/difference.
2. This sanction shall be available to the Borrower for a period of 30 days from date of this letter provided the Borrower deposits with IHFL the administrative charges/expenses/pre-determined expenses mentioned overleaf at the time of delivering accepted copy of this letter to IHFL. The processing fees received is non refundable. For details of the various fees and charges applicable, please refer website.
3. IHFL shall be entitled to revoke the sanction and to add, to delete or modify all or any of the terms and conditions of the facility, inter alia, if there is any material change in the purpose(s) of loan facility, if any information and/or statement given by the borrower is found incorrect, incomplete or misleading, if there is breach of the terms and conditions of the facility, if any report like legal/technical/valuation of the property is not found satisfactory, if the borrower does not submit duly accepted copy of this sanction letter to IHFL within stipulated period, etc. etc.. IHFL decision in respect of material changes shall be final and binding on the borrower.
4. Repayment of loan amount will be through installments/EMI's comprising of principal and/or interest. Repayment of loan amount can be done through electronic mode (ECS) also. IHFL may in its sole discretion alter the rate of interest suitably prospectively if unforeseen or extraordinary changes in the money market conditions take place.
5. The prepayment of the loan shall be made and accepted as per policy and rules of IHFL and in accordance with statutory guidelines, issued from time to time and as applicable at the time of prepayment. Where there is no policy, rules and guidelines, then the prepayment fees and charges shall be applicable as per the terms of loan agreement and the mutually agreed prepayment charges, more particularly mentioned in the schedule of the loan agreement. For details, kindly refer prepayment link provided on the Indiabulls website.
6. The rate of interest applicable to the loan/facility shall be as prevailing on the date of disbursement and as stated in the Loan Agreement. However, the rate of interest is subject to revision due to change in Ref. rate, which in turn influences the EMI tenure. Consequent to any such upward change in rate of interest, repayment period will be extended subject to fulfillment of Age criteria and maximum loan tenure further upto 30 years. The reset date shall be effective from 1st day of month following the month in which IHFL Reference Rate is changed. All customers are intimated of any change in the applicable Ref. Rate. Further, besides sending of individual intimation, such changes in the rate of interest are duly notified & displayed on the website of Indiabulls.
7. IHFL has sanctioned the loan/facility on the basis of the calculation and estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the purpose(s) increases above or falls below the calculated amounts, IHFL reserves the right to cancel the loan/facility or reduce the amount sanctioned at the sole discretion of IHFL and the decision of IHFL in that regard shall be final.
8. The loan amount and terms sanctioned by IHFL, besides all other terms and condition, against applied amount and tenure shall be final and abiding to all the borrowers. However, IHFL reserves its right to review and reappraise the loan facility during the continuity in terms of the loan agreement to be executed towards disbursement of the loan amount.
9. Indiabulls arranges/facilitates services to those customers who are interested in obtaining Life and Non Life insurance from certain Insurers. Insurance is a subject matter of solicitation and therefore, optional for the Borrowers to avail insurance covers.
10. The Home loan Borrowers can access their loan account details through online login. The copy of statement of account also be obtained on request from the nearby branch.

For Taruchaya Colonizers LLP

 Designated Partner

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11. Terms related to Adjustable Interest Rate:

(i) Indiabulls Housing Finance Limited - LAP Floating Reference Rate (IHFL-LFRR) shall mean the percentage rate per annum from time to time and notified/announced by IHFL in such form and manner as deemed appropriate by IHFL from time to time as IHFL-LFRR.

(ii) Adjustable Interest Rate means the IHFL-LFRR and the margin, if any, as specified by IHFL shall be applied by IHFL on the first of the month following the month (as per the English Calendar) in which IHFL-LFRR changed. Adjustable Interest Rate would change based on changes in the IHFL-LFRR.

12. IHFL shall not pass on loan & KYC related information of the borrower, except for regulatory requirements like furnishing information to CIBIL, FIU or other to Statutory Bodies.

13. Recovery of Overdues/Bad debts: It is duty of the borrower to repay loan amount with applicable interest along with all dues/charges/fees levied as per agreed terms of loan agreement. However, in the event of default in re-payment of any of the above, Company reserve the right to recover overdues by resorting to legal & permissible means.

14. Indiabulls Housing Finance Limited facilitates resolution of customer's grievances at free of cost. In the even of any complaint, borrower may visit nearest branch, sent e-mail at grievance_ihfl@Indiabulls.com or make call to customer care.

(i) In case the grievance is not resolved within reasonable time, he may escalate his complaints to the following higher authority: The General Manager & Nodal Officer(Grievance Redressal),Indiabulls Housing Finance Limited, Indiabulls House, Plot No. 448-451, Udyog Vihar Phase 5, Gurgaon - 122 016. Email: robin.marwaha@indiabulls.com

(ii) If the borrower is not satisfied by the resolution offered by the Company, he may like to take forward his grievance with The General Manager, C/o, National Housing Bank, Department of Regulation & Supervision, (Complaint Redressal Cell), 4th Floor, Core 5A, India Habitat Centre,Lodhi Road, New Delhi-110003.Email: crcell@nhb.org.in. Or may upload his complaints though

For any further query/complaint, please contact at Care Desk at Branches or call at toll free customer Care No 1800-200-7777 or write to customer care at homeloans@indiabulls.com.

* For detailed terms and Conditions, please refer the MITC document on Website

Accepted the offer

For Taruchaya Colonizers LLP

Designated Partner

Customer Signature