

IIFL Home Finance Limited



Final Sanction Letter

Date : 28/09/2023

Prospect No : 986692

SHREE KRISHNA ENTERPRISES

Mr. HEERA LAL, Mrs. SANTRA DEVI

SHREE KRISHNA ENTERPRISES , PLOT NO 36-A, ANU NAGAR GOKULPURA , JHOTWARA,
JAIPUR, 302012, RAJASTHAN, INDIA

9828799299,9828799299

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
Loan Amount Sanctioned (INR)	95450000/-
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 (INR)	3308806/-
Total Processing Fees/Other Charges (including GST) (INR)	1689465/-
Processing Fees Paid (INR)	11000.00/-
CERSAI fees (INR)	118/-
Property Address	PLOT NO R-11/88, R-11/89, R-11/90 AND R-11/91, INDRAPRASTH COLONY, JAIPUR, 302017, RAJASTHAN,INDIA.

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. 20 lacs.
Docket to be signed in IIFL Branch Office or in front of IIFL employee
You have opted for insurance of Rs.450000

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,

Accepted:
HEERA LAL

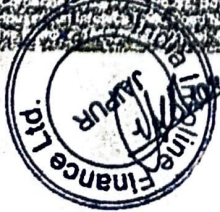
IIFL Home Finance Limited (Formerly known as India Foreign Housing Finance Limited)

Corporate Identity Number : U65699MH2006PLC166479

Company No. 155, Haryana, District, Sahibzada, Haryana 122016

Registered Office : IIFL Home Finance Limited, Plot No. 16V, Pigeon Plot, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604

Helpline : 1860-267-3000 / 022-26788101 / Website : www.iifl.com



For Shree Krishna Enterprises

S. K. M. M.
Proprietor

IIFL Home Finance Limited



SANTRA DEVI

SHREE KRISHNA
ENTERPRISES

IIFL Home Finance Limited (IIFL-HFL)
Authorized Signatory

IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Limited).

Corporate Identity Number - U65993MH2006PLC186475

Corporate Office - Plot No. 88, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122010

Registered Office - IIFL House, Sun Isolates Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagale Estate, Thane - 400604

Mobile No. 98220 10000 | Tel: 022 - 6788 1000 | Fax: 022 - 6788 1010 | Website: www.iifl.com



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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) If Borrower fails to submit the documents as required by IIFL Home Finance Limited (IIFL-HFL) within specified time
 - (v) Any other reason whatsoever, at the sole discretion of IIFL Home Finance Limited (IIFL-HFL)
- 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 <http://iiflhomefinance.com/schedule-of-charges> & <https://www.iifl.com/sites/default/files/pdf/home-loans-most-important-terms-and-conditions.pdf>, respectively.
- 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 :
 - (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 HFL on any pretext/ground including but not limited to processing of the loan application. IIFL HFL does not subscribe to any such practice(s)

IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Limited),
Corporate Identity number - U65993MH2006PLC186475

Corporate Office - Plot No. 98, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122016

Registered Office - IIFL House, S in Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagale Estate, Thane - 400604

Helpline Number: 1600-267-3000 | Tel: 022 - 6788 1000 | Fax: 022 - 6788 1010 | Website: www.iifl.com



For Shree Krishna Enterprises

SKM
Proprietor

IIFL Home Finance Limited



- 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.

Most Important Terms and Conditions

The Most Important Terms and Conditions (MITC) of loan between the borrower/s and IIFL Home Finance Limited, having its registered office at IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604 (hereinafter referred as IIFL-HFL) are agreed upon and mentioned below.

1. **Loan Sanctioned Amount:** ₹ 9,54,50,000.00
2. **Purpose of Loan:** Under construction
3. **Security/Collateral of Loan:**
 - i. **Mortgage:** PLOT NO R-11/88, R-11/89, R-11/90 and R-11/91, INDRAPRASTH COLONY, JAIPUR, 302017, Rajasthan, INDIA
 - ii. **Guarantor:** Not Applicable
 - iii. **Other security, if any:** Not Applicable
4. **Interest:**
 - i. **Type :** Adjustable Interest Rate (AIR)
 - ii. **Adjustable Interest Rate (AIR) :** 15.00 %
 - iii. **Moratorium or Subsidy :** Not Applicable
 - iv. **Date of Reset of Interest :** first day of January, April, July, and October of every year
5. **Repayment:**
 - i. **Installment Types:** Monthly
 - ii. **Loan Tenure :** 36 months
 - iii. **Total EMI Amount *:** 3308806.00
 - iv. **Total No. of Installments for repayment of Loan in EMI (Months)* :** 36
 - v. **Modes of Communication :** Any change in AIR would be duly communicated to the borrower through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being, at the contact details available with IIFL HFL.

**Subject to variation in terms of the loan agreement executed / to be executed between the Borrower / s and IIFL HFL. Any change in Adjustable Interest Rates is duly informed to the Borrowers through SMS (vide regd mobile number)/ E-mail (vide regd E-mail ID)/ Postal services like Courier, India Post or any other electronic mode prevalent for the time being. For latest update please visit our web site www.iiflhomefinance.com*

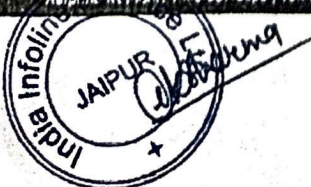
IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Limited).

Corporate Identity number - U65999MH2006PLC166475

Corporate Office - Plot No. 98, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122015

Registered Office - IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400604

Help line: Toll Free: 1-80-267-3000 | Tel: 022 - 6788 1000 | Fax: 022 - 6788 1010 | Website: www.iifl.com



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6. Conversion charges for switching Floating to Fixed interest, from Floating to Floating interest, from Fixed to Fixed interest & from Fixed to Floating interest has been provided in the Switch/ Conversion fees table in 'Most Important Terms and Conditions and Schedule of Charges' on IIFL HFL official website at www.iiflhomeloans.com/terms-and-condition/most-important-terms-and-condition

7. Fee and Other Charges* during term of loan:

Retrieval charges for original property document in IIFL custody (before loan closure)	₹ 2000 per instance
Retrieval charges for Copies of loan /copies of property document in IIFL custody	₹ 500 per instance
Cheque / ECS Dishonour Charges	₹ 500 for each ECS/cheque bounce - Nil on Representation of ECS / Cheque
Late Payment Charges	18% per annum of outstanding EMI
Charges for Statement Of Account / Amortization Schedule	Nil
Collection Visit Charges	₹ 500 per instance
Collection convenience Fee	For Online Transaction: ₹ 100 per instance for online collection. This fee would not be charged if customer makes a payment of below ₹ 500 For cash Deposit: ₹ 200 per instance will be charged for depositing cash with channel partners. This fee would not be charged if customer makes a payment of below ₹ 500
Issuance of FC statement	₹ 500 per instance.
Custodial Fee for property documents in closed loans	₹ 500 Per month (post 60 Days from Loan Closure Date)
Cheque/ECS Swapping charges	₹ 500 per instance
Presentation Charges	For HL- ₹1000 For LAP- ₹700

Note: The above charges are exclusive of applicable taxes, if any.

- Fee refundable if loan not sanctioned/ disbursed: Processing Fee paid by customer for availing the loan is non-refundable.
- Penalty for delayed payments: 18% per annum of outstanding EMI
- All fees/charges are subject to applicable GST.
- Stamp duty, e-filing charges, and other statutory dues applicable on the Security/Transaction documents may vary depending on locations and payable by borrower/s in addition to processing fees.
- The above mentioned charges / fees are as on date of the Loan Agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the Company's official website <https://www.iifl.com/sites/default/files/pdf/MITC-SOC.pdf>.

8. Insurance of Property/Borrowers:

- The Borrower/s shall keep the property under security insured with comprehensive insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with IIFL HFL as the sole beneficiary under said policy / policies.

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Corporate Office - Plot No. 95, Udyog Vihar Phase IV, Sector 15, Gurgaon, Haryana - 122016
Registered Office - IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-73, MIDC, Thane (East), Maharashtra - 400604
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IIFL Home Finance Limited



- ii. The Borrower/s may keep his / their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with IIFL HFL as the sole beneficiary under said policy / policies.ii.
9. **Conditions for Disbursement of the Loan:** IIFL HFL shall not disburse any home loan to the Borrower unless the conditions mentioned in the Home Loan Sanction Letter and Loan Agreements are complied with, to the satisfaction and sole discretion of IIFL HFL. Few of which are as given below:
 - i. The Borrower must fulfil the IIFL HFL's requirement of credit worthiness.
 - ii. Execution of loan agreement and such other ancillary documents
 - iii. Submission of Cheques/ECS/ACH or any other clearing system in force for the time
 - iv. Creation of security in favour of IIFL HFL
 - v. Utilisation of disbursement should be towards acquisition/construction of property or as per the end use specified
 - vi. The Borrower must disclose every material fact which may affect the borrower's loan proposal.
10. **Purpose of Loan -** IIFL HFL offers a variety of Loan options depending on the requirement of the borrowers like Home Loan for Purchase/Construction/ Renovation, Home Loan for Purchase of Land / Loan Against Property / Loan for Purchase of commercial property etc. Borrowers is/are advised to refer the Loan Agreement to know the Purpose of Loan sanctioned.
11. **Brief procedure to be followed for Recovery of Overdues:** On the occurrence of Event of Default as mentioned in the Loan Agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E- mail, Courier, SMS and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:
 - i. **Tele- Calling :** It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
 - ii. **Field Collection :** It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of IIFL HFL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/DD against the valid receipt only which will be issued to Borrower.
 - iii. **Legal action** shall be taken based on circumstances of each delinquent account, as per the policy of IIFL HFL and pursuant to the provision of applicable laws. Hence, IIFL HFL shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.
12. **Annual Outstanding Balance Statement:** IIFL HFL will issue the Annual Outstanding Balance Statement along with Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrowers in the first quarter of every Financial Year.
13. **Co-lending arrangement:** IIFL HFL has entered and may enter into co-lending arrangement with various banks. It is possible that upon independent appraisal process of such banks, the loan account may be selected for co-lending purposes. Upon such selection of the Loan account, an intimation will be sent to the borrower through SMS and/or Email and/or any other suitable means.
14. **Customer Services:**
 - i. Borrower can visit the Service Branch during visiting hours of 10 am -4:30 pm from Monday to Friday (except Public Holidays)
 - ii. Borrower can contact our call centre at 18602673000 (helpline) between 9:30 am - 6:00 pm (toll free) from Monday to Friday (Except Public Holidays).
 - iii. Borrower can reach to Customer Service www.iiflhomeloans.com/raise-a-request
 - iv. Indicative Timelines of common request servicing:

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Registered Office - 11, 250, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Waglo Estate, Thane- 400604
Helpline number: 1860-267-3000 | Tel: 022 - 6785 1000 | Fax: 022 - 6785 1010 | Website: www.iifl.com



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[Signature]

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IIFL Home Finance Limited



- a. Loan account statement – 3 working days from date of request
- b. Photocopy of the title documents – 7 working days from date of request
- c. Return of original documents on closure/transfer of loan – 15 working days from date of closure.
- d. Issuance of foreclosure statement – 15 working days from the date of request.

15. **Grievance Redressal** - For any service related issue including obtaining documents or in case of any complaint / grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels:

- i. By telephonic communication with our call centre at 1860 267 3000(helpline) between 9:30 am – 6 pm from Monday to Friday (Except Public Holidays).
- ii. By way of online request www.iiflhomeloans.com/raise-a-request
- iii. By way of written letter addressed to Customer Service - Home Loans, IIFL Home Finance Ltd, IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane – 400604
- iv. By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches

In case the response is unsatisfactory or no response is received from above mentioned sources, the complaint may be escalated to: Grievance Redressal Officer - Sugandha Kochhar at gro@iifl.com, IIFL Tower, 98, UdyogVihar, Phase-IV, Gurgaon, Haryana -122015

Borrower can further escalate the complaint to: Nodal Officer: NO@iifl.com, IIFL Tower, 98, UdyogVihar, Phase-IV, Gurgaon, Haryana -122015

In case the complainant is dissatisfied with the response received from IIFL HFL or where no response is received, the Complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link grids.nhbonline.org.in OR in offline mode by post, in prescribed format, available at link <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs/NHB%20%80%93Physical-Mode.pdf> to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003

It is hereby agreed that for detail terms and conditions of the Loan, the parties here to shall refer to and rely upon the loan and other security documents executed / to be executed by them.

The above terms and conditions have been read by the borrower/s / read over to the borrower, understood and agreed upon borrower/s.

This is a system generated Letter and does not need any signature

You can now Pay your EMI, view your Loan Account details and amortization schedule from:

Login into your Account | Download IIFL LOANS Mobile Application



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Industrial Area, Wagle Estate, Thane - 400604

Helpline Number: 1860-267-3000 | 7039050000 | Tel: 022 - 6788 1000 | Website: www.iifl.com/home-loans

Corporate Office - Plot No. 98, Udyog Vihar Phase IV, Sector 18, Gurgaon, Haryana 122016

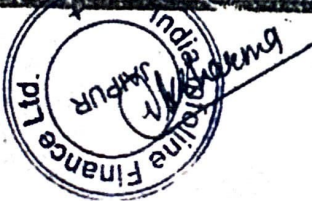
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