

Final Sanction Letter

Date: 28/02/2018

Prospect No: 827807

ANUKAMPA AVAS VIKAS LLP

Mr. GOPAL PRASAD GUPTA, Mr. PRASHANT GUPTA, Mrs. DEEPTI GUPTA, M/S ANUKAMPA HOMES P LTD

M/S ANUKAMPA AVAS VIKAS LLP, 301 ANUKAMPA MANSION PHASE-I, M.I. ROAD, JAIPUR, 302001, RAJASTHAN, INDIA

9772300979,

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIFL-HFC). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Equity
Loan Amount Sanctioned (INR)	143200000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (IH-LPLR)	14.85%
Margin (+/-)	-1.85%
Rate of Interest	13.00%
Loan Tenor (in years)	10
Amount Of Each Instalment On Monthly Rest (INR)	2138130/-
Total Processing Fees/Other Charges (including GST) (INR)	2112200/-
Processing Fees Paid (INR)	11800/-
CERSAI fees (INR)	118/-
Property Address	PLOT NO. S-1, OLD POLTRY FARM, SODALA, AJMER ROAD, OPP YADAV PETROL PUMP, JAIPUR, 302006, RAJASTHAN, INDIA.

Additional conditions to comply prior to disbursement:

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively.

1. FCL conditions:

(i) First Year - As per IIFL norms

(ii) Second Year - In case of ST 2% Taxes, In case of own sources 2% Taxes

(iii) From 3rd Year (After 24 MOB) - In case of BT 1% Taxes, In case of own sources 1% Taxes

2. M/s Anukampa Homes P Limited to join loan structure

3. Security PDC from Gopal Gupta, Prashant Gupta and Deepti Gupta

4. Mr. Prashant Gupta to be covered with Insurance.

5. ROC Charge to filled on M/s Anukampa Avs Vikas LLP.

6. Repayment from Prashant Gupta Yes Bank A/c-4430.

7. Sanction Letter of Rs. 38Lacs in name of Prashant Gupta.

8. Banking of M/s Anukampa Avs Vikas LLP for last 12 months to be documented.

9. Rental of Rs. 5Lacs to be tracked for last 6 months.

10. Collection feedback.

11. Legal and Technical Vetting from NLM and NTM.

12. CA Certificate for End use letter to be documented upfront.

13. Loan to be disbursed in 2 tranches :-

(i) Rs. 5cr to be disbursed in favor of JDA and Rs. 2.5Cr in the name of M/s Anukampa Avs Vikas LLP.

(ii) Rs. 7.5 Cr to be disbursed post JDA approvals for New Project and start of Construction.

You have opted for insurance of Rs. 1000000

India Infoline Housing Finance Limited



Ghar Aapka, Loan Hamaara.

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 Ashok Mathur at 8094159111 or alternatively you can e-mail us at reach@iifl.com. Your Base Branch address is Ambition Tower, Plot No. D-46-B, Offices No. 307 To 312, Malan Ka Chauraha, Agrasen Circle, Subhash Marg, C-Scheme, Jaipur - 302001

Thanking You,

Accepted:

ANUKAMPA AVAS VIKAS
LLP

DEEPTI GUPTA

GOPAL PRASAD GUPTA

M/S ANUKAMPA HOMES P
LTD

PRASHANT GUPTA

India Infoline Housing Finance Ltd (IIFL-HFC)

Authorized Signatory

[Handwritten signatures of Anukampa Avas Vikas LLP, Deepti Gupta, Gopal Prasad Gupta, and M/S Anukampa Homes Pvt. Ltd.]

India Infoline Housing Finance Limited



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, India Infoline Housing Finance Ltd (IIFL-HFC) 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 India Infoline Housing Finance Ltd (IIFL-HFC). 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, India Infoline Housing Finance Ltd (IIFL-HFC) 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 India Infoline Housing Finance Ltd (IIFL-HFC). 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 India Infoline Housing Finance Ltd (IIFL-HFC), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by India Infoline Housing Finance Ltd (IIFL-HFC) 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 India Infoline Housing Finance Ltd (IIFL-HFC) 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 India Infoline Housing Finance Ltd (IIFL-HFC) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Housing Finance Ltd (IIFL-HFC)
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://iiflhomeloans.com/schedule-of-charges & http://iiflhomeloans.com/most-important-terms-and-conditions , respectively.
11	The Borrower/s agree to provide details to the India Infoline Housing Finance Ltd (IIFL-HFC), 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 India Infoline Housing Finance Ltd (IIFL-HFC) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Housing Finance Ltd (IIFL-HFC), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Housing Finance Ltd (IIFL-HFC) together with margin, if any, as specified by India Infoline Housing Finance Ltd (IIFL-HFC) 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 India Infoline Housing Finance Ltd (IIFL-HFC) being offered by India Infoline Housing Finance Ltd (IIFL-HFC) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) 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)
	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.

For Anykanda Avasvahan

[Handwritten signatures and stamps]

India Infoline Housing Finance Limited, Corporate Identity Number: U65933MH2006PLC165475

12A-10, 13th floor, Parner Crescendo, C-36 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051

Tel: 022 - 6786 1000 • Fax: 022 - 6786 1010 • E-mail: reach@iifl.com • Website: www.iiflhomeloans.com