

**Final Sanction Letter**

Date : 31/03/2016

Prospect No : 746377

AMAN BUILDHOME PVT LTD

Mr. ANWAR KHOKAR , Mr. IQBAL ABDUL KAREEM , Mr. IRSHAD KHOKHAR , Mr. SANJAY JAIN  
Mrs. JARINA KHOKAR , Mrs. RACHNA JAIN

AMAN BUILDHOME PVT LTD , 497-A BLOCK, SHOP NO. 3, VIASHALI NAGAR, NURSERY  
CIRCLE, JAIPUR, 302021, RAJASTHAN, INDIA

9828580786,

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                                                  | PROJECT FINANCE                                                                                         |
| Loan Amount Sanctioned (INR)                             | 12617189/-                                                                                              |
| Interest Type                                            | Adjustable Interest Rate (AIR)                                                                          |
| Base Rate ( IH-LPLR )                                    | 14.85%                                                                                                  |
| Margin (+/-)                                             | 1.15%                                                                                                   |
| Rate of Interest                                         | 16.00%                                                                                                  |
| Loan Tenor (in years)                                    | 3                                                                                                       |
| Amount Of Each Installment On Monthly Rest (INR)         | 443583/-                                                                                                |
| Total Processing Fees/Other Charges (including ST) (INR) | 144467/-                                                                                                |
| Processing Fees Paid (INR)                               | 5770/-                                                                                                  |
| CERSAI fees (INR)                                        | 114.5/-                                                                                                 |
| Property Address                                         | KHASRA NO. 1770 AND 1771, SUKHIJA VIHAR YOJNA, SIRSI ROAD, SIRSI ROAD, JAIPUR, 302021, RAJASTHAN,INDIA, |

**Additional conditions to comply prior to disbursal:**

1. SPDC from Applicant, Co-applicant Mr. Sanjay jain and Rachna Jain
2. 10 Lacs to be deposited for per NOC release
3. Disbursement of loan will be as- first tranche will be of 50 lakh and rest amount will be disbursed in 3 tranche based on technical recommendation
4. IIHFC signboard to be placed at project site before disbursement of second tranche
5. Right of first refusal in case of loan requirement of individual unit buyer in the project will be with IIHFC
6. Loan SOA or EMI Clearing banking of HL of 20 lakh , BL of 9 lakh running on name of co-borrower Mr. sanjay jain to be taken
7. All shareholders to be come as co-borrower
8. Latest shareholding to be obtain
9. All shareholders to be come as co-borrower
10. Subject to ROI approval
11. Subject to positive FCU

You have opted for insurance of Rs.117189

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 Shrish Kumar Rathi at or alternatively you can e-mail us at reach@indiainfoline.com . Your Base Branch address is

Thanking You,

Accepted:

AMAN BUILDHOME PVT  
LTD

## India Infoline Housing Finance Limited



ANWAR KHOKAR

IQBAL ABDUL KAREEM

IRSHAD KHOKHAR

JARINA KHOKAR

RACHNA JAIN

SANJAY JAIN

India Infoline Housing Finance Ltd (IIFL-HFC)

Authorized Signatory



## 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 <a href="http://iiflhomeloans.com/schedule-of-charges">http://iiflhomeloans.com/schedule-of-charges</a> & <a href="http://iiflhomeloans.com/most-important-terms-and-conditions">http://iiflhomeloans.com/most-important-terms-and-conditions</a> . 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    | Vide NHB Circular dtd 31-12-2015, the borrower company will not induct on its Board any person whose name appears in Willful Defaulters list 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.                                                                                                                                                                                                                                                                                     |



# SRM PARTNERS

ADVOCATES, LEGAL ADVISERS & CONSULTANTS

To,  
India Infoline Housing Finance Ltd (IIFL HFC) /  
India Infoline Finance Ltd. (IIFL)  
Reg. Office at 12 A - 10, 13th Floor,  
Parinee Crescenzo, C-38 & C-39,  
G Block, Behind MCA, BKC Bandra East,  
Mumbai - 400051

|                  |            |
|------------------|------------|
| Date:-           | 31/03/2016 |
| Prospect No.     | 746377     |
| Status of L.O.R  | Positive   |
| Transaction Type | HE.        |

Dear Sir/Madam,

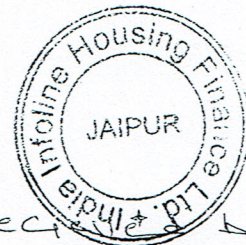
**Sub: Following documents are seen & vetted of M/s. Aman Buildhome Pvt. Ltd in respect of the Residential Plot, Part of the Khasra No.-1770 and 1771, situated at near Sukhija Vihar Yojna, Sirsi Road, Jaipur, admeasuring 2408.33 Sq. Yd., (Hereinafter referred as the Said Property)**

- Original registered Lease Deed No.-05 dated 10/01/2011 executed by the JDA in favour of Mr. Devendra Rai Puri, in respect of the Said Property, along with site plan. (Document No.-2011396000211, Book No.-I, Volume No.-83, Page No.-138, on 31/01/2011).
- Original registered Sale Deed dated 14/03/2012 executed by Mr. Devendra Rai Puri in favour of Mr. Raj Kumar Khubani, in respect of the Said Property, along with site plan. (Document No.-2012053001835, Book No.-1, Volume No.-385, Page No.-111, on 16/03/2012).
- Original registered Sale Deed dated 26/02/2014 executed by Mr. Raj Kumar Khubani in favour of M/s. Aman Buildhome Pvt. Ltd., through its director Mr. Iqbal Abdul Kareem, in respect of the Said Property, along with site plan. (Document No.-2014400001842, Book No.-1, Volume No.-255, Page No.-107, on 05/03/2014).
- Original Map Approval Letter (For Flats) No.-D-341 dated 06/02/2015 issued by the JDA in favour of M/s. Aman Buildhome Pvt. Ltd., through its director Mr. Iqbal Abdul Kareem, in respect of the Said Property. **(Basement + Stilt+ First to Fourth Floor)**
- Notarized copy of the Approved Plan, in respect of the Said Property.
- Memorandum and Articles of Association M/s. Aman Buildhome Pvt. Ltd.
- Board Resolution passed by the all directors of M/s. Aman Buildhome Pvt. Ltd., for mortgage.
- ROC Search of M/s. Aman Buildhome Pvt. Ltd.

Thanking you.

For S.R.M. PARTNERS  
For S.R.M. PARTNERS

RISHIKESH MAHARISHI  
ADVOCATE



Received by  
SHRISH KUMAR RATHI  
(Shrish Kumar Rathi)

C141930 IIFL