



HOME EQUITY LOAN SANCTION LETTER

Date - 08/04/2025

To,
MRG DEVELOPERS , MR. MAHIPAL SINGH , SHRI BALAJI SUNSHINE BUILDERS , MR. GANESH RAM , MR. RAM CHANDRA , RGB HEIGHTS
43-A VINAYAK VIHAR-A, GOKULPURA KALWAR ROAD JHOTWARA, JAIPUR HERITAGE JAIPUR ,302012
Ph: +919116946596

Dear Sir/Madam ,

Subject: Your Home Equity Loan Application No. **APPL50683646**, Dated - **19/03/2025**

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 Funding 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. 4A & 5A(E.P.) Plot No 2 (E. P.) & 3, Scheme Singhaniya Greens, Vill. Ramsinghpura Urf Dholai, Tehsil. Sanganer, Jaipur, Jaipur, Rajasthan, 302020

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

Total Amount Sanctioned	Insurance	Value Added Service	Rate of Interest	Current TCHFL NRPLR*	Spread over TCHFL NRPLR	Tenor	Monthly Installment(E MI)	Processing Fee
INR 32,500,000/-	INR 0		13% (Floating)	10.8%	2.2%	120 Months	INR 485,260/-	INR 383618/- (Inclusive of GST)

*New Retail Prime Lending Rate - NRPLR 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. NRPLR shall be effective on all new sanctions from 12th April 2024.

**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 NRPLR. Such floating rate of interest shall vary in accordance with the TCHFL NRPLR 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. Whole land with units to be mortgaged with TCHFL
5. Minimum 33% retail conversation to be done and Prepayment & Part Payment will be NIL in case retail loan is disbursed by TCHFL, failing to which FCL charge will be applicable on which NOC issued
6. In case of BT of this loan by any other institution, FC charges will be applicable as per HE norms
7. Builder to take NOC from TCHFL before selling any Flat
8. • TCHFL to get first right of refusal over leads for retail conversion funding in the as first priority lender
9. Resi FI of All co-applicant should be done
10. Repayment should be taken from MRG Current account
11. Mandatory insurance coverage to be taken
12. Profile RCU should be done
13. ZTM Approval should be taken and technical report should be received
14. RCU of Title deed
15. ITR of Ram Chandra 24-25
16. 2 Yrs ITR of RGB and Balaji sunshine
17. KYC and Passport size photo of Suresh Dan, Raju, Bhanwar and Jeevan
18. Positive legal report with CTC of Patta and Legal manager Go head should be received
19. Loan track of LIC loan of 86 Lakhs, AL of Rs.32 Lakhs to be documented and track to be clear
20. All the partner whose income is considered to be on L/S
21. Construction loan is subject to eligibility
22. Construction loan to be sanctioned once the map and estimate provided and vet by technical team
23. Proposed loan to be disbursed once the construction starts on the existing plots
24. Escrow to be open once the sales commence and all the sales proceed to be routed through it
25. CA certified end use to be taken
26. CA certified Net worth statement to be taken
27. Dedupe check to be done
28. Builder to seek NOC before sale of any unit
29. TCHFL capitalisation to be capped 100%.



Tata Capital Housing Finance Limited

Registered Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

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- 30. Retails conversion to adhere as per policy norms, else FC will be charged
- 31. RM to be executed as per the normal market practice
- 32. Escrow to be opened and all the sale proceed to be routed through escrow A/C
- 33. RERA to be obtained at a later stage as per market practice of Jaipur

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 2 month 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

Applicant / Co-Applicant Signature



HOME EQUITY LOAN SANCTION LETTER

Date-23-Sep-2025

To,

MRG DEVELOPERS, MR. GANESH RAM, MR. RAM CHANDRA, MR. MAHIPAL SINGH, RGB HEIGHTS, SHRI BALAJI
SUNSHINE BUILDERS

43-A, VINAYAK VIHAR-A., GOKULPURA, JHOTWARA, KALWAR ROAD, Jaipur, Jaipur, Rajasthan-302012

Ph: +91 9116946596

Dear Sir/Madam,

Subject: Your Home Equity Loan Application No. APPHE0040674, Dated - 10-Sep-2025

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 Funding 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:

Property 1: Plot No : RECONSTITUTION PNO. 4A AND 5A-EP, PNO 2-EP AND 3, Unit no : 0, in Scheme Singhaniya Greens, Vill. Ramsinghpura Urf Dholai, Teh. Sanganer, Jaipur, Jaipur, Jaipur, Rajasthan, 302020

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

Total Amount Sanctioned	Insurance	Value Added Service	Rate of Interest	Current TCHFL NRPLR*	Spread over TCHFL NRPLR	Tenor	Monthly Installment (EMI)	Processing Fee
INR 2,50,00,000 /-	INR 0	INR 0	13.00% (Floating)	10.80	2.20%	142 Months	INR 3,45,681/-	INR 296180

*New Retail Prime Lending Rate - NRPLR 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. NRPLR shall be effective on all new sanctions from 12th April 2024.

**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 NRPLR. Such floating rate of interest shall vary in accordance with the TCHFL NRPLR announced by the Company from time to time as its retail prime lending rate.

Special Conditions:

- Title deeds of the property/ies in original as per the legal report shall be submitted prior to disbursement.
- If the property is jointly owned by more than one person then all owners of the property shall be co- applicants to the loan.
- Loan shall not be used for any other purpose except the purpose as represented in the application form.



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- In case of BT of this loan by any other institution, FC charges will be applicable as per HE norms
- TCHFL capitalization will be at 70%
- Builder to take NOC from TCHFL before selling any Flat
- TCHFL to get first right of refusal over leads for retail conversion funding in the as first priority lender
- Resi FI of All co-applicant should be done
- Repayment should be taken from MRG Current account
- Positive Profile RCU should be done
- Update banking of All Eligibility consider banking -Ganesh Ram, Chadra, RGB heights, Shri Balaji construction, Dream home builders
- MRG banking Should be receive
- RCU of bank statement dream
- Loan structure will remain the same as of Parent loan
- Disbursement to be done in stages as per construction progress, as vetted by Technical
- Loan to be cross linked with TCHHF0086000100435170 and TCHHF0086000100415072

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

Applicant / Co-Applicant
Signature

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Tata Capital Housing Finance Limited

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HOME EQUITY LOAN SANCTION LETTER

Date - 26/06/2025

To,
MRG DEVELOPERS , MR. GANESH RAM , MR. RAM CHANDRA , MR. MAHIPAL SINGH , SHRI BALAJI SUNSHINE BUILDERS , RGB HEIGHTS
43-A VINAYAK VIHAR-A, GOKULPURA KALWAR ROAD JHOTWARA, JAIPUR HERITAGE JAIPUR ,302012
Ph: +919116946596

Dear Sir/Madam ,

Subject: Your Home Equity Loan Application No. APPL50698412,Dated - 21/04/2025

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 Funding 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:

1.4A & 5A(E.P.) Plot No 2 (E. P.) & 3, Scheme Singhaniya Greens, Vill. Ramsinghpura Urf Dholai, Tehsil. Sanganer, Jaipur, Jaipur, Rajasthan, 302020

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

Total Amount Sanctioned	Insurance	Value Added Service	Rate of Interest	Current TCHFL NRPLR*	Spread over TCHFL NRPLR	Tenor	Monthly Installment(E MI)	Processing Fee
INR 42,500,000/-	INR 0		13% (Floating)	10.8%	2.2%	144 Months	INR 584,216/-	INR 502617/- (Inclusive of GST)

*New Retail Prime Lending Rate - NRPLR 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. NRPLR shall be effective on all new sanctions from 12th April 2024.

**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 NRPLR. Such floating rate of interest shall vary in accordance with the TCHFL NRPLR 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. Retails conversion to adhere as per policy norms, else FC will be charged
5. GI & LI as per norms
6. Builder to seek NOC before sale of any unit
7. - Dedupe check to be done
8. CA certified end use to be taken
9. Escrow to be opened before 2nd tranche disbursement of construction loan
10. Loan to disbursed in tranches basis progress as vetted by Technical team
11. All the partner whose income is considered to be on L/S
12. No PDD to be pending in Main LAN
13. Loan to be cross linked with TCHHF0086000100415072
14. EMI clearance for all the loan to documented till May-25

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 2 month 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

Registered Office: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

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Applicant / Co-Applicant Signature