

SCHEDULE I**Product : HL****APSID : 1399208**

S. No.	Items	Information to be Inserted
1.	Date of the Agreement	30-SEP-2026
2.	Loan	Upto Rs.5204000 /-(Rupees Fifty-Two Lakh Four Thousand Only).
3.	Tenure of the Loan ("Tenure")	216 (Two Hundred Sixteen) months from the Date of Disbursement of the Loan or any part thereof, whichever is earlier, under this Agreement, unless otherwise specified by the Lender as per the terms of the Loan Documents.
4.	Purpose	PURCHASE OF PROPERTY - RESIDENTIAL
5.	Interest Rate(s) ("Interest Rate(s)")	Subject to the other provisions of the Agreement: the Interest Rate(s) per annum shall be at par with the prevailing Retail Commercial Lending Rate (per annum) (" Benchmark Rate ") as declared by the Lender(s) (or any successor(s) thereof) from time to time less -3.8 basis points (i.e. the spread(s)). It is clarified that the current Benchmark Rate is 14.6% per annum and therefore, the current applicable Interest Rate is 10.8% per annum.
6.	Processing Fees and other fees/charges	As mentioned in the Sanction Letter dated 30-SEP-26 and Key Facts statement dated 30-SEP-26
7.	Borrower(s)	Name:VISHAL PRAKASH MULWANI Constitution:INDIVIDUAL Age (if applicable):22 Father's name(if applicable):PRAKASH MULWANI Address/Registered Office Address: ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR ULHASNAGAR 1 ULHASNAGAR THANE Corporate Identity Number (if applicable): Permanent Account Number:HVSPM5562B
8.	Co-Borrower(s)	Name:PRAKASH MULCHAND MULWANI Constitution:INDIVIDUAL Age (if applicable):57 Father's name(if applicable):MULCHAND Address/Registered Office Address:ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR ULHASNAGAR 1, ULHASNAGAR THANE Corporate Identity Number (if applicable): Permanent Account Number:BPRPM0284B
		Name:HARSHA PRAKASH MULWANI Constitution:INDIVIDUAL Age (if applicable):47 Father's name(if applicable):FEROMAL Address/Registered Office Address: ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR, ULHASNAGAR 1, ULHASNAGAR THANE Corporate Identity Number (if applicable): Permanent Account Number:BPRPM0282H
9.	Guarantor(s)	Name: Constitution: Age (if applicable): Father's name(if applicable): Address/Registered Office Address: Corporate Identity Number (if applicable): Permanent Account Number:

10.	Hypothecator	Name:VISHAL PRAKASH MULWANI Constitution:INDIVIDUAL Age (if applicable):22 Father's name(if applicable):PRAKASH MULWANI Address/Registered Office Address: ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR ULHASNAGAR 1 ULHASNAGAR THANE Corporate Identity Number (if applicable): Permanent Account Number:HVSPM5562B
11.	Security	As mentioned in the Loan Documents including this Agreement and such other Security and additional Security as the Lender may require from time to time in terms of the provisions of the Loan Documents.
12.	Prepayment/Foreclosure Charges	Not Applicable
13.	Payment Dishonor Charges payable by the Borrower(s)	Rs.500/-- per instance of dishonor plus applicable taxes
14.	Penal Charges	• In case of payment defaults - 24% (twenty four percent) per annum on the gross defaulted amounts. • In case of other defaults/Event of Default - 2% (two percent) per annum on the outstanding amount of loan.
15.	Notices	In the case of the Borrower(s) and/or the Obligor(s): Address :ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR ULHASNAGAR 1 ULHASNAGAR THANE Phone :9588450991 Fax : Email address:prakashmulwani1@gmail.com Attention of :VISHAL PRAKASH MULWANI
16.	Place of Execution :	Mumbai

17.	Additional Condition(s)	I. The Borrower(s) and the Obligor(s) acknowledge that the Lender has entered into co-lending arrangement with various banks/financial institutions pursuant to the Reserve Bank of India (Co-Lending Arrangements) Directions, 2025, dated August 6, 2025, as may be amended from time to time (?RBI Guidelines?). The Borrower(s) and the Obligor(s) agrees and consents that pursuant to the co-lending arrangement, the co-lending partner (?Co-Lending Partner?) can exercise their option to participate in the Loan and become a co-lender along with the Lender to the extent of the funding ratio as mutually agreed upon between the Lender and the Co-Lending Partner, as more particularly mentioned in the Key Facts Statement hereunder, without any requirement of an approval or intimation from/to the Borrower(s) and/or the Obligor(s). The preliminary details of co-lending arrangement have been more particularly specified in Annexure II hereunder. II. The Borrower(s) and the Obligor(s) understand and confirm that such part of the Loan will be transferred to the Co-Lending Partner (?Co-Lending Partner Participation?) absolutely and forever, to the end and intent that the Co-Lending Partner shall be deemed to be the full and absolute owner of the Co-Lending Partner Participation and as such legally and beneficially entitled to all such portion of the Loan, free from all encumbrances. The Borrower(s) and the Obligor(s) further agree and confirm that upon transfer to the Lender to the Co-Lending Partner of the Co-Lending Partner Contribution, the terms of the Loan shall be deemed to be novated or assigned in such a manner that Co-Lending Partner shall become a co-lender of the Loan and shall be deemed to have executed this document as a co-lender along with the Lender. III. The Borrower(s) shall also be liable to pay to the Lender any other fee/charges, as applicable under the Loan Documents and/or as specified by the Lender. For details of various charges/ fees can be accessed on Lender website:https://www.sammaancapital.com/home-loan-fees-and-charges. IV. The Borrower(s) hereby undertake(s) to forthwith assign in favour of the Lender all the insurance policies including but not limited to existing life insurance policies, (to the satisfaction of the Lender), if the Lender so requests from time to time or as and when required by the Lender for any reason(s) whatsoever, to secure all the obligations of the Borrower(s) under the Loan Documents/Loan facility(s) and shall promptly hand over to the Lender all documentary evidence in relation to such insurance and/or assignment of the insurance in favour of the Lender. The Borrower(s) shall punctually pay all premia necessary to maintain and/or renew such insurance during the Tenure of the Loan and endorse/ assign the same in favour of the Lender.
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NOTE - The registered office of the Lender has been changed, hence, the name clause of the Agreement and the address for notice/ communication to the Lender on the registered office stands modified as: **A - 34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi-110024**

SCHEDULE II

Subject to the provisions of the Loan Documents, the Payment/Repayment Schedule has been more particularly mentioned and enclosed herewith in Annexure I:

SCHEDULE III
SAID PROPERTIES

All that pieces or parcels of land/properties as under together with all the present and/or future structures, buildings, furniture, fixtures, fittings, standing and/or plant and machinery installed/ to be installed and/or constructed/to be constructed thereon and all the present and/or future rights, title and/or interests of VISHAL PRAKASH MULWANI therein

FLAT NO. 1702, 17TH FLOOR, B WING KNOWN AS BLOSSOM,, BUILDING TYPE C3, PHASE V OF AVANA OF REGENCY ANTILIA, SOCIETY KNOWN AS BLOSSOM CHSL, KALYAN MURBAD ROAD, VILLAGE MHARAL, ULHASNAGAR, THANE-421001,MAHARASHTRA

IN WITNESS WHEREOF, the Parties have affixed their signatures hereunto to this Agreement on the date mentioned in Schedule I of this Agreement.

Signed and delivered by the BORROWER(S):

(Name: _____)

Signed and delivered by the LENDER:

For _____

Authorized Signatory

Name:

ANNEXURE I

Subject to the provisions of the Loan Documents, the Borrower(s) shall repay/pay the Loan(s), as per the Payment/Repayment Schedule mentioned herein below or in accordance with such Payment/ Repayment Schedule, as may be specified/ communicated by the Lender from time to time.

Sl. No.	Due Date(s)	Outstanding Principal (Rs.)	Interest payable (Rs.)	Principal payable (Rs.)	Total Amount payable (Rs.)
1	05-NOV-26	5204000	46836	7904	54740
2	05-DEC-26	5196096	46764.86	7975.14	54740
3	05-JAN-27	5188120.86	46693.09	8046.91	54740
4	05-FEB-27	5180073.95	46620.67	8119.33	54740
5	05-MAR-27	5171954.62	46547.59	8192.41	54740
6	05-APR-27	5163762.21	46473.86	8266.14	54740
7	05-MAY-27	5155496.07	46399.46	8340.54	54740
8	05-JUN-27	5147155.53	46324.4	8415.6	54740
9	05-JUL-27	5138739.93	46248.66	8491.34	54740
10	05-AUG-27	5130248.59	46172.24	8567.76	54740
11	05-SEP-27	5121680.83	46095.13	8644.87	54740
12	05-OCT-27	5113035.96	46017.32	8722.68	54740
13	05-NOV-27	5104313.28	45938.82	8801.18	54740
14	05-DEC-27	5095512.1	45859.61	8880.39	54740
15	05-JAN-28	5086631.71	45779.69	8960.31	54740
16	05-FEB-28	5077671.4	45699.04	9040.96	54740
17	05-MAR-28	5068630.44	45617.67	9122.33	54740
18	05-APR-28	5059508.11	45535.57	9204.43	54740
19	05-MAY-28	5050303.68	45452.73	9287.27	54740
20	05-JUN-28	5041016.41	45369.15	9370.85	54740
21	05-JUL-28	5031645.56	45284.81	9455.19	54740
22	05-AUG-28	5022190.37	45199.71	9540.29	54740
23	05-SEP-28	5012650.08	45113.85	9626.15	54740
24	05-OCT-28	5003023.93	45027.22	9712.78	54740
25	05-NOV-28	4993311.15	44939.8	9800.2	54740
26	05-DEC-28	4983510.95	44851.6	9888.4	54740
27	05-JAN-29	4973622.55	44762.6	9977.4	54740
28	05-FEB-29	4963645.15	44672.81	10067.19	54740
29	05-MAR-29	4953577.96	44582.2	10157.8	54740
30	05-APR-29	4943420.16	44490.78	10249.22	54740
31	05-MAY-29	4933170.94	44398.54	10341.46	54740
32	05-JUN-29	4922829.48	44305.47	10434.53	54740
33	05-JUL-29	4912394.95	44211.55	10528.45	54740
34	05-AUG-29	4901866.5	44116.8	10623.2	54740
35	05-SEP-29	4891243.3	44021.19	10718.81	54740
36	05-OCT-29	4880524.49	43924.72	10815.28	54740

37	05-NOV-29	4869709.21	43827.38	10912.62	54740
38	05-DEC-29	4858796.59	43729.17	11010.83	54740
39	05-JAN-30	4847785.76	43630.07	11109.93	54740
40	05-FEB-30	4836675.83	43530.08	11209.92	54740
41	05-MAR-30	4825465.91	43429.19	11310.81	54740
42	05-APR-30	4814155.1	43327.4	11412.6	54740
43	05-MAY-30	4802742.5	43224.68	11515.32	54740
44	05-JUN-30	4791227.18	43121.04	11618.96	54740
45	05-JUL-30	4779608.22	43016.47	11723.53	54740
46	05-AUG-30	4767884.69	42910.96	11829.04	54740
47	05-SEP-30	4756055.65	42804.5	11935.5	54740
48	05-OCT-30	4744120.15	42697.08	12042.92	54740
49	05-NOV-30	4732077.23	42588.7	12151.3	54740
50	05-DEC-30	4719925.93	42479.33	12260.67	54740
51	05-JAN-31	4707665.26	42368.99	12371.01	54740
52	05-FEB-31	4695294.25	42257.65	12482.35	54740
53	05-MAR-31	4682811.9	42145.31	12594.69	54740
54	05-APR-31	4670217.21	42031.95	12708.05	54740
55	05-MAY-31	4657509.16	41917.58	12822.42	54740
56	05-JUN-31	4644686.74	41802.18	12937.82	54740
57	05-JUL-31	4631748.92	41685.74	13054.26	54740
58	05-AUG-31	4618694.66	41568.25	13171.75	54740
59	05-SEP-31	4605522.91	41449.71	13290.29	54740
60	05-OCT-31	4592232.62	41330.09	13409.91	54740
61	05-NOV-31	4578822.71	41209.4	13530.6	54740
62	05-DEC-31	4565292.11	41087.63	13652.37	54740
63	05-JAN-32	4551639.74	40964.76	13775.24	54740
64	05-FEB-32	4537864.5	40840.78	13899.22	54740
65	05-MAR-32	4523965.28	40715.69	14024.31	54740
66	05-APR-32	4509940.97	40589.47	14150.53	54740
67	05-MAY-32	4495790.44	40462.11	14277.89	54740
68	05-JUN-32	4481512.55	40333.61	14406.39	54740
69	05-JUL-32	4467106.16	40203.96	14536.04	54740
70	05-AUG-32	4452570.12	40073.13	14666.87	54740
71	05-SEP-32	4437903.25	39941.13	14798.87	54740
72	05-OCT-32	4423104.38	39807.94	14932.06	54740
73	05-NOV-32	4408172.32	39673.55	15066.45	54740
74	05-DEC-32	4393105.87	39537.95	15202.05	54740
75	05-JAN-33	4377903.82	39401.13	15338.87	54740
76	05-FEB-33	4362564.95	39263.08	15476.92	54740
77	05-MAR-33	4347088.03	39123.79	15616.21	54740
78	05-APR-33	4331471.82	38983.25	15756.75	54740

79	05-MAY-33	4315715.07	38841.44	15898.56	54740
80	05-JUN-33	4299816.51	38698.35	16041.65	54740
81	05-JUL-33	4283774.86	38553.97	16186.03	54740
82	05-AUG-33	4267588.83	38408.3	16331.7	54740
83	05-SEP-33	4251257.13	38261.31	16478.69	54740
84	05-OCT-33	4234778.44	38113.01	16626.99	54740
85	05-NOV-33	4218151.45	37963.36	16776.64	54740
86	05-DEC-33	4201374.81	37812.37	16927.63	54740
87	05-JAN-34	4184447.18	37660.02	17079.98	54740
88	05-FEB-34	4167367.2	37506.3	17233.7	54740
89	05-MAR-34	4150133.5	37351.2	17388.8	54740
90	05-APR-34	4132744.7	37194.7	17545.3	54740
91	05-MAY-34	4115199.4	37036.79	17703.21	54740
92	05-JUN-34	4097496.19	36877.47	17862.53	54740
93	05-JUL-34	4079633.66	36716.7	18023.3	54740
94	05-AUG-34	4061610.36	36554.49	18185.51	54740
95	05-SEP-34	4043424.85	36390.82	18349.18	54740
96	05-OCT-34	4025075.67	36225.68	18514.32	54740
97	05-NOV-34	4006561.35	36059.05	18680.95	54740
98	05-DEC-34	3987880.4	35890.92	18849.08	54740
99	05-JAN-35	3969031.32	35721.28	19018.72	54740
100	05-FEB-35	3950012.6	35550.11	19189.89	54740
101	05-MAR-35	3930822.71	35377.4	19362.6	54740
102	05-APR-35	3911460.11	35203.14	19536.86	54740
103	05-MAY-35	3891923.25	35027.31	19712.69	54740
104	05-JUN-35	3872210.56	34849.9	19890.1	54740
105	05-JUL-35	3852320.46	34670.88	20069.12	54740
106	05-AUG-35	3832251.34	34490.26	20249.74	54740
107	05-SEP-35	3812001.6	34308.01	20431.99	54740
108	05-OCT-35	3791569.61	34124.13	20615.87	54740
109	05-NOV-35	3770953.74	33938.58	20801.42	54740
110	05-DEC-35	3750152.32	33751.37	20988.63	54740
111	05-JAN-36	3729163.69	33562.47	21177.53	54740
112	05-FEB-36	3707986.16	33371.88	21368.12	54740
113	05-MAR-36	3686618.04	33179.56	21560.44	54740
114	05-APR-36	3665057.6	32985.52	21754.48	54740
115	05-MAY-36	3643303.12	32789.73	21950.27	54740
116	05-JUN-36	3621352.85	32592.18	22147.82	54740
117	05-JUL-36	3599205.03	32392.85	22347.15	54740
118	05-AUG-36	3576857.88	32191.72	22548.28	54740
119	05-SEP-36	3554309.6	31988.79	22751.21	54740
120	05-OCT-36	3531558.39	31784.03	22955.97	54740

121	05-NOV-36	3508602.42	31577.42	23162.58	54740
122	05-DEC-36	3485439.84	31368.96	23371.04	54740
123	05-JAN-37	3462068.8	31158.62	23581.38	54740
124	05-FEB-37	3438487.42	30946.39	23793.61	54740
125	05-MAR-37	3414693.81	30732.24	24007.76	54740
126	05-APR-37	3390686.05	30516.17	24223.83	54740
127	05-MAY-37	3366462.22	30298.16	24441.84	54740
128	05-JUN-37	3342020.38	30078.18	24661.82	54740
129	05-JUL-37	3317358.56	29856.23	24883.77	54740
130	05-AUG-37	3292474.79	29632.27	25107.73	54740
131	05-SEP-37	3267367.06	29406.3	25333.7	54740
132	05-OCT-37	3242033.36	29178.3	25561.7	54740
133	05-NOV-37	3216471.66	28948.24	25791.76	54740
134	05-DEC-37	3190679.9	28716.12	26023.88	54740
135	05-JAN-38	3164656.02	28481.9	26258.1	54740
136	05-FEB-38	3138397.92	28245.58	26494.42	54740
137	05-MAR-38	3111903.5	28007.13	26732.87	54740
138	05-APR-38	3085170.63	27766.54	26973.46	54740
139	05-MAY-38	3058197.17	27523.77	27216.23	54740
140	05-JUN-38	3030980.94	27278.83	27461.17	54740
141	05-JUL-38	3003519.77	27031.68	27708.32	54740
142	05-AUG-38	2975811.45	26782.3	27957.7	54740
143	05-SEP-38	2947853.75	26530.68	28209.32	54740
144	05-OCT-38	2919644.43	26276.8	28463.2	54740
145	05-NOV-38	2891181.23	26020.63	28719.37	54740
146	05-DEC-38	2862461.86	25762.16	28977.84	54740
147	05-JAN-39	2833484.02	25501.36	29238.64	54740
148	05-FEB-39	2804245.38	25238.21	29501.79	54740
149	05-MAR-39	2774743.59	24972.69	29767.31	54740
150	05-APR-39	2744976.28	24704.79	30035.21	54740
151	05-MAY-39	2714941.07	24434.47	30305.53	54740
152	05-JUN-39	2684635.54	24161.72	30578.28	54740
153	05-JUL-39	2654057.26	23886.52	30853.48	54740
154	05-AUG-39	2623203.78	23608.83	31131.17	54740
155	05-SEP-39	2592072.61	23328.65	31411.35	54740
156	05-OCT-39	2560661.26	23045.95	31694.05	54740
157	05-NOV-39	2528967.21	22760.7	31979.3	54740
158	05-DEC-39	2496987.91	22472.89	32267.11	54740
159	05-JAN-40	2464720.8	22182.49	32557.51	54740
160	05-FEB-40	2432163.29	21889.47	32850.53	54740
161	05-MAR-40	2399312.76	21593.81	33146.19	54740
162	05-APR-40	2366166.57	21295.5	33444.5	54740

163	05-MAY-40	2332722.07	20994.5	33745.5	54740
164	05-JUN-40	2298976.57	20690.79	34049.21	54740
165	05-JUL-40	2264927.36	20384.35	34355.65	54740
166	05-AUG-40	2230571.71	20075.15	34664.85	54740
167	05-SEP-40	2195906.86	19763.16	34976.84	54740
168	05-OCT-40	2160930.02	19448.37	35291.63	54740
169	05-NOV-40	2125638.39	19130.75	35609.25	54740
170	05-DEC-40	2090029.14	18810.26	35929.74	54740
171	05-JAN-41	2054099.4	18486.89	36253.11	54740
172	05-FEB-41	2017846.29	18160.62	36579.38	54740
173	05-MAR-41	1981266.91	17831.4	36908.6	54740
174	05-APR-41	1944358.31	17499.22	37240.78	54740
175	05-MAY-41	1907117.53	17164.06	37575.94	54740
176	05-JUN-41	1869541.59	16825.87	37914.13	54740
177	05-JUL-41	1831627.46	16484.65	38255.35	54740
178	05-AUG-41	1793372.11	16140.35	38599.65	54740
179	05-SEP-41	1754772.46	15792.95	38947.05	54740
180	05-OCT-41	1715825.41	15442.43	39297.57	54740
181	05-NOV-41	1676527.84	15088.75	39651.25	54740
182	05-DEC-41	1636876.59	14731.89	40008.11	54740
183	05-JAN-42	1596868.48	14371.82	40368.18	54740
184	05-FEB-42	1556500.3	14008.5	40731.5	54740
185	05-MAR-42	1515768.8	13641.92	41098.08	54740
186	05-APR-42	1474670.72	13272.04	41467.96	54740
187	05-MAY-42	1433202.76	12898.82	41841.18	54740
188	05-JUN-42	1391361.58	12522.25	42217.75	54740
189	05-JUL-42	1349143.83	12142.29	42597.71	54740
190	05-AUG-42	1306546.12	11758.92	42981.08	54740
191	05-SEP-42	1263565.04	11372.09	43367.91	54740
192	05-OCT-42	1220197.13	10981.77	43758.23	54740
193	05-NOV-42	1176438.9	10587.95	44152.05	54740
194	05-DEC-42	1132286.85	10190.58	44549.42	54740
195	05-JAN-43	1087737.43	9789.64	44950.36	54740
196	05-FEB-43	1042787.07	9385.08	45354.92	54740
197	05-MAR-43	997432.15	8976.89	45763.11	54740
198	05-APR-43	951669.04	8565.02	46174.98	54740
199	05-MAY-43	905494.06	8149.45	46590.55	54740
200	05-JUN-43	858903.51	7730.13	47009.87	54740
201	05-JUL-43	811893.64	7307.04	47432.96	54740
202	05-AUG-43	764460.68	6880.15	47859.85	54740
203	05-SEP-43	716600.83	6449.41	48290.59	54740
204	05-OCT-43	668310.24	6014.79	48725.21	54740

205	05-NOV-43	619585.03	5576.27	49163.73	54740
206	05-DEC-43	570421.3	5133.79	49606.21	54740
207	05-JAN-44	520815.09	4687.34	50052.66	54740
208	05-FEB-44	470762.43	4236.86	50503.14	54740
209	05-MAR-44	420259.29	3782.33	50957.67	54740
210	05-APR-44	369301.62	3323.71	51416.29	54740
211	05-MAY-44	317885.33	2860.97	51879.03	54740
212	05-JUN-44	266006.3	2394.06	52345.94	54740
213	05-JUL-44	213660.36	1922.94	52817.06	54740
214	05-AUG-44	160843.3	1447.59	53292.41	54740
215	05-SEP-44	107550.89	967.96	53772.04	54740
216	05-OCT-44	53778.85	484.01	53778.85	54262.86

The basis for classification of the Loan/loan account(s) into SMA categories and NPA shall be as follows:

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash/ credit/ overdraft	
SMA Sub – Categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub – Categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 Days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 Days

The above is further clarified vide the following example:

If due date of a loan account is April 1, 2024, and the Borrower`s Dues (or any part thereof) are not received before the Lender runs the day-end process for this date, the date of overdue shall be April 1, 2024. If it continues to remain overdue, then this loan account(s) of the Borrower(s)/ Loan shall get tagged as SMA-1 upon running day-end process on May 1, 2024 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be May 1, 2024.

Similarly, if the loan account(s) of the Borrower(s)/ Loan continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 31, 2024 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 30, 2024.

ANNEXURE II
Details of the Co-Lending Arrangement

The Borrower(s) on behalf of itself and all the other Obligor(s) hereby understands, agrees and consents to the terms of Co-Lending Arrangement specified hereunder -

1. Co-Lending Partner Contribution

- a. The Borrower(s) on behalf of itself and all the other Obligor(s) hereby agrees and understands that as per the co-lending arrangement, if the Loan availed/to be availed by the Borrower(s) meets the selection criteria of the relevant Co-Lending Partner, and if it is accepted by the Co-Lending Partner, the Co-Lending Partner shall make available such portion of the Loan as per the Co-Lending Partner Contribution and part of the Loan [to the extent of 90% (or upto such limit, as may be permitted under the Reserve Bank of India guidelines) of the total principal outstanding of Loan] shall be transferred to the Co-Lending Partner (as more particularly mentioned in Key Facts Statement in Annexure III hereunder) under co-lending arrangement.
- b. Upon transfer of the Loan to the Co-Lending Partner, all the right, title and interest of the Lender in the Loan (to the extent of 90% (or upto such limit, as permitted under guidelines) of the total principal outstanding of Loan), shall stand transferred to co-lending partner and the co-lending partner will be treated as a lender to the extent of loan transferred
- c. Further, the terms of the Loan shall be deemed to be transferred in such a manner that the Co-Lending Partner shall become a co-lender of the Loan and shall be deemed to have executed the Loan Documents (to which the Lender is a party) as a co-lender along with the Lender and all the references under the Loan Documents to the lender of the Loan shall be deemed to mean and include both the Lender and such Co-Lending Partner

2. Roles, responsibilities and covenants of the Lender and Co-Lending Partner

- a. The final rate of interest charged to the Borrower shall be the blended interest rate, which is derived from the interest rates charged by both Lenders, as per each Lender's internal lending policies, risk profile of the Borrower(s) and other factors, as more particularly specified in the Loan Agreement.
- b. The Lender shall continue to be single point of interface for the Borrower(s), irrespective of a portion of the Loan being novated by/ assigned to/ transferred to the co-lending partner under Co-Lending Arrangement.
- c. The Lender shall be responsible for redressal of all/any grievances of the Borrower(s), collection of the Receivables and Payment Instalment(s) on the Due Date(s), enforcement of Security and receive all enforcement proceeds, maintain loan account details etc., for itself and on behalf of co-lending partner. The details pertaining to grievance redressal mechanism has been specified in clause no. 23 of the Loan Agreement.
- d. The Lender will act as co-lending partner's agent for holding the Security Interest created by the Borrower(s)/ Guarantor(s) or any other security provider and keep all documents in relation to the Loan and the Security created in terms hereof, in safe custody.
- e. The co-lending partner shall have the right over the Security to the extent of 90% under the terms of the co-lending agreement and Lender will hold the Security in trust, and for the benefit of itself and co-lending partner. Notwithstanding anything to the contrary, the co-lending partner will have all the rights of recovery and enforcement of the Security, pursuant to the provisions of the Loan Documents.
- f. The co-lending partner shall have the right to conduct additional CIC verification of the Obligor(s) and such other checks/verifications/ inspections etc., as it may deem necessary. The co-lending partner shall also be entitled to report their respective share of the loan to Reserve Bank of India, credit information company (e.g. CIBIL and/or other similar entities), credit rating agencies, statutory/regulatory
- g. The Lender will make available to the co-lending partner, any information including KYC documents received by it, on a request by the co-lending partner pertaining to the Loan and/or the operation or financial conditions or business of the Borrower(s).
- h. The Lender and co-lending partner shall apply a borrower level asset classification, as per each Lender's exposure to the Borrower under this co-lending arrangement.

3. Borrower's declarations

- a. The Borrower(s) understands and is aware that in case the Loan is under the co-lending arrangement, the account in which the amounts towards repayment are to be charged/ deposited, may change and the escrow account together with the Co-Lending Partner may be the designated account for depositing the amounts towards repayment. The Borrower(s) hereby authorizes the Lender to issue necessary instructions and change the details of the recipient account in the Borrower(s) standing instructions like e-NACH, NACH or any other electronic mode of payment.
- b. The Borrower(s) has/have read (and/ or has been read to and explained), verified, understood and irrevocably agreed to the terms and conditions of the Loan Documents and other related documents (if any), including but not limited to the procedure and guidelines applicable to the co-lending arrangements.
- c. The Borrower(s) agrees that the co-lending arrangements entered/to be entered between the Lender and the Co-Lending Partner shall be irrevocable and binding on the Borrower(s) and the Borrower(s) shall not raise any objection, for the reason whatsoever, to the terms of the Loan Documents and the co-lending arrangement.
- d. The Borrower(s) and the Obligor(s) further understand and agree that for facilitating the co-lending arrangement as above, the Know Your Customer (?KYC?) and other details are required to be shared with the Co-Lending Partner. By signing the Loan Documents, the Borrower(s) and the Obligor(s) hereby provide their consent to the Lender for sharing necessary information with the Co-Lending Partner being a participant to this co-lending arrangement. Further, the Borrower(s) and the Obligor(s) hereby consent to the Lender and the Co-Lending Partner to disclose any information or data related to the Loan and KYC

information to the Credit Information Bureau (India) Limited and / or any other agency authorized by the RBI, Central KYC Registry or any other competent authority. The Borrower(s) and the Obligor(s) understand, agree and confirm that they are aware that such agencies may use or share such information as they deem fit and proper.

**The details of co-lending partners and co-lending policy can be accessed on the Lender website at link i.e.
<https://www.sammaancapital.com/english-pdfs/co-lending-policy-ihfl-v2.pdf>
<https://www.sammaancapital.com/english-pdfs/list-of-co-lending-partnerships-ibhfl-v2.pdf> respectively.**

DECLARATION AND ACKNOWLEDGEMENT
Schedule I

1. Mortgagor(s) -

S.No	Name of the Mortgagor(s)	Permanent Account Number
1	VISHAL PRAKASH MULWANI	HVSPM5562B

2. Borrower(s)(including Co-Borrower(s)/ co-applicant(s), if any) -

S.No	Name of the Borrower(s)	Permanent Account Number
1	VISHAL PRAKASH MULWANI	HVSPM5562B
2	PRAKASH MULCHAND MULWANI	BPRPM0284B
3	HARSHA PRAKASH MULWANI	BPRPM0282H

3. Loan Agreement(s) Date - 30-SEP-2026

4. Loan(s)- Upto Rs. 5204000 /- (Fifty-Two Lakh Four Thousand Only)

5. Place of deposit of the Title Deeds : Mumbai

6. Date of deposit (by way of actual/constructive delivery*) of the Title Deeds by the Mortgagor(s) with the Lender :

7. Date of execution of this Declaration and Acknowledgement :

8. Place of execution of this Declaration and Acknowledgement : Mumbai

9. Notice/communication to the Mortgagor(s) :

Address :ROOM NO G 1, SAINATH APARTMENT, NEAR DOLURAM DARBAR ULHASNAGAR 1 ULHASNAGAR THANE

Email Address : prakashmulwani1@gmail.com **Telephone :** 9588450991

Attention of :VISHAL PRAKASH MULWANI

NOTE - The registered office of the Lender has been changed, hence, the name clause of the Lender and the address for notice/ communication to the Lender on the registered office stands modified as: **A - 34, 2nd & 3rd Floor, Lajpat Nagar-II, New Delhi-110024**

Schedule I-A

Description of the property : FLAT NO. 1702, 17TH FLOOR, B WING KNOWN AS BLOSSOM,, BUILDING TYPE C3, PHASE V OF AVANA OF REGENCY ANTILIA, SOCIETY KNOWN AS BLOSSOM CHSL, KALYAN MURBAD ROAD, VILLAGE MHARAL, ULHASNAGAR, THANE-421001,MAHARASHTRA

Schedule II

Title Deeds

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ANNEXURE III						
Key Facts Statements("KFS")					Annex A	
Part 1 (Interest rate and fee/charges)						
1	Loan Proposal/account No.	1399208		Type of Loan	HOME LOAN	
2	Sanctioned Loan amount (in Rupees)	5204000				
3	Disbursal schedule		The Lender may disburse the Loan (or any part thereof)only upon the fulfillment by the Obligor(s) of all the conditions precedent as may be specified by the Lender. The Loan (subject to deductions, if any) may be disbursed in full or in such tranches as mentioned in the request for disbursal of the Loan by the Borrower(s) or as deemed fit by the Lender.			
4	Loan term (year/months/days)		216 Months			
5	Installment details					
Type of installments		Number of EPIs **	EPI (₹)	Commencement of repayment, post sanction		
Monthly		216 Months	54740	05-Nov-2026		
6	Interest rate (%) and type (fixed or floating or hybrid)		10.8% AIR (Floating Rate)			
7	Additional Information in case of floating rate of interest					
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity(Months)	Impact of change in the reference benchmark (for 25 bps change in `R`, change in:) revised R: 11.05	
				B and/or S	EPI (₹)	No. of EPIs
Retail Commercial Lending RateRCLR	Current - RCLR%	-3.8%	10.8%	Monthly	Scenario 1: Impact on EPI amount with no change in Number of EPIs	
					55597	216 Months
					Scenario 2: Impact on Number of EPIs with no change in EPI amount	
					54740	227 Months
** EPI - Equated Periodic Installments						
8	Fee/ Charges					
		Payable to the Lender (A)		Payable to a third party through Lender (B)		
		One-time/ Recurring	Amount (in (₹))	One-time/ Recurring	Amount (in (₹))	
(i)	Processing fees	One-time	58570			
(ii)	Insurance charges			One-time	270000	
(iii)	Legal & Valuation fee	One-time	Rs.3540 (inclusive of GST)			
(iv)	Database Admin Fee	One-time	Rs.650 (inclusive of GST)			
(iv)	Transaction Handling Fee	One-time	Rs.2360 (inclusive of GST)			
9	Annual Percentage Rate (APR) (%)			11.89		
10	Details of Contingent Charges (in (₹) or %, as applicable)					

(i)	Penal charges, if any, in case of delayed payment	24% (twenty four percent) per annum on the outstanding of EMI/ Pre-EMI
(ii)	Penal charges for breach of other term and condition of loan agreement (other than default in payment)	2% (two percent) per annum on the outstanding amount of loan
(iii)	Foreclosure charges, if applicable	Not Applicable
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	Conversion/ Switch Fee is payable on the principal outstanding at the time of switch and will be charged at the discretion of the Lender. For the revision of interest rate within Floating Rate option (i.e. floating to floating rate), the fees payable shall be 25% or onwards of the difference of the two coupon rates i.e. between the existing and proposed revised rate. In case of switch from Floating rate to Fixed Rate or vice versa, the fee payable shall be 50% or onwards of the difference of the two rates i.e. between the existing and proposed rate. For more details/ information, please refer switch policy uploaded on our website i.e. https://www.sammaancapital.com/
(v)	Any other charges (please specify)	The Borrower(s) shall also be liable to pay to the Lender any other fee/charges, as applicable under the Loan Documents and/or as specified by the Lender. The details of various charges/ fees has been more particularly mentioned and enclosed herewith in Annexure D hereunder.
Part 2 (Other qualitative information)		
1	Clause of Loan agreement engagement of recovery agents	The Lender reserves the right to engage recovery agents, at its sole and absolute discretion, as per the Lender's Collection Policy and regulatory guidelines.
2	Clause of Loan agreement grievance redressal mechanism	In the event of any complaint/ grievance, the Borrower(s) and/or Co-Borrower(s) may visit their nearest Lender's branch office and register their query/complaint via a grievance form (available on the Lender's website or contact the Lender on its toll free number at 1800-572-7777 or write to customercare at homeloans@sammaancapital.com . If the grievance/ complaint has not been resolved within 30 days, the Borrower(s) and/or Co-Borrower(s) may directly write to Reserve Bank of India ("RBI") and/or upload their complaint at CMS (Complaint Management System) in online mode facility being available at the web site of RBI on link: https://cms.rbi.org.in OR in offline mode by post/ physical letter to the office of Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh 160017
3	Phone number and email id grievance redressal officer	Ph:0124-6048088 Email:Grievance@sammaancapital.com
4	Whether the loan is, or in future maybe, subject to transfer to other Lender or securitization (Yes/ No)	The Lender shall be entitled to sell, securitize, transfer,encumber and/or assign any/all of its rights and obligations (including the Borrower's Dues/Loan or any part thereof with or without any Security) under the Loan Documents to any person(s)/entity and on such terms and conditions as the Lender, in its sole and absolute discretion deems fit.
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing):	
Name of the originating Lender, along with its funding proportion		Name of the partner Lender along with its proportion of funding
		Blended rate of interest
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up lperiod, in terms of Lender's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	Not Applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

The Borrower(s) agrees and confirms as follows:	
(a)	That the Borrower(s) accepts the Sammaan Capital Limited Key Facts Statement along with Annexures and its calculation method, Other Charges and all other amounts payable as per the KFS are reasonable and the Borrower(s) has understood the meaning of each KFS points and its financial implications, amounts payable and liabilities and obligations created herein.
(b)	This KFS shall, as may be considered appropriate/relevant by Sammaan Capital Limited be read as an integral part of, and be enforceable along with, the Loan Agreement and any documentation accompanying the Loan agreement.
(c)	The Borrower(s) has read and understood the Sammaan Capital Limited Key Facts Statement and agrees to be bound by the KFS. Hereof. In the event the Borrower (s) is illiterate and/or cannot read English language, the terms of this KFS have been read over, translated and explained in detail in the vernacular language to the Applicant (s).
Date: 30-SEP-26	
For Sammaan Capital Limited	
Authorized Signatory	
Acknowledgment and acceptance by the Borrower(s)	

Illustration for computation of APR for Retail and MSME loans

Sr. No	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template - Part 1)	5204000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template - Part 1)	216 Months
a)	No. of instalments for payment of principal, in case of non- equated periodic loans	Not Applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (SI No. 5 of the KFS template - Part 1)	Monthly Rs. 54740 216
c)	No. of instalments for payment of capitalised interest, if any	-
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template - Part 1)	30 Days
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template - Part 1)	Floating
4	Rate of Interest (SI No. 6 of the KFS template - Part 1)	10.8
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	6619362.86
6	Fee/ Charges payable (in Rupees)	335120
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	65120
B	Payable to third-party routed through RE (SI No.8B of the KFS template - Part 1)	270000
7	Net disbursed amount (1-6) (in Rupees)	4868880
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	11823362.86
9	Annual Percentage rate- Effective annualized interest rate (in percentage)10 (SI No.9 of the KFS template-Part 1)	11.89
10	Schedule of disbursement as per terms and conditions	The Lender may disburse the Loan (or any part thereof) only upon the fulfillment by the Obligor(s) of all the conditions precedent as may be specified by the Lender. The Loan (subject to deductions, if any) may be disbursed in full or in such tranches as mentioned in the request for disbursement of the Loan by the Borrower(s) or as deemed fit by the Lender.
11	Due date of payment of instalment and interest **	30 Days

** Due date for payment of EMI may vary in case of principal moratorium

Fee and other charges	Annexure D
PARTICULARS	Rates / Amount
Pre-disbursement :-	
Processing Fees	0.50% onwards of loan amount
Database Admin Fee (Including Taxes)	INR 650/- (plus applicable taxes and other bona fide levies, if any)
Transaction handling charges in balance transfer/ resale loans	INR 2000/-
Technical /Valuation and Legal opinion charges, SRO search charges, ROC search charges, non-encumbrance certificate from SRO charges	Home Loan - INR 3000/-
Stamping charges of loan agreement	As per actual, subject to state laws - to be borne by the borrower
Stamping charges of other legal documents like indemnity bond, legal undertakings, legal affidavits, personal guarantee bond, power of attorney for NRI home loans etc.	As per actual, subject to state laws - to be borne by the borrower
Post Disbursement :-	
Registration charges for borrowers NACH/ ECS mandate (loan repayment)	NIL
Cheque / NACH / ECS dishonor charges and/or Cheque/NACH returned/ Non-payment of EMI	Home Loan - INR 500/-
Penal Charges	In case of payment defaults - 24% (twenty four percent) per annum on outstanding of EMI/ Pre-EMI In case of other defaults/Event of Default - 2% (two percent) per annum on the outstanding amount of loan.
Charges for physical Statement of Account/ Amortization Schedule	INR 200/-
Income tax certificate in home loans	NIL
Complaint handling charges	NIL
Property Swap Charges (Swapping is at discretion of the Lender)	INR 10000/-
Charges for Reissuance of pay order/ disbursement cheque revalidation	INR 500/-
Foreclosure statement Charges	INR 500/- (Nil, if requested once in quarter)
List of Documents	INR 1000/- (Nil, if requested within initial 6 months of 1st disbursement)
Retrieval charges for copies of loan/ property document in the Lender's custody	INR 750/-
Charges for certified true copies of title deeds from SRO, if applicable	As per actual
Original property documents retrieval for specific activity like production at SRO or development authority (on borrower request)	INR 5,000/- (plus applicable taxes and other bona fide levies, if any)
Repayment Mode/ Account Swap Charges	INR 500/-
Charges for non-collection of property documents beyond 30 days from the date of full repayment / settlement of the Loan	INR 500/- per month or part thereof
NeSL IU Service Charges	As per actuals charged by NeSL
ROI Switch Fee	Home Loan - 25% onwards of the difference between the existing and revised rate

All the applicable fees & charges along with the associated taxes and other bona fide levies (if any), which in case payable, are to be paid by the borrower, in addition to the applicable fees/ charges.

Charges specified hereinabove are applicable per each instance

* All fees and charges are payable as per rates published on the Lender's website, from time to time