



LOAN SANCTION LETTER

Date 11-SEP-2026

Our Reference No. 1395233

Name of the Applicant
Address

MR. SANTOSH POPAT GANGAWANE
FLAT NO 1006 B WING 10TH FLOOR SHRUSHTIRAJ MOHITE PATIL NAGAR SRA NEAR
HINDUSTHAN BANK MANKHURD WEST GHATKOPAR MANKHURD LINK ROAD MUMBAI
400043 MAHARASHTRA INDIA
9930093059

Phone No.

Name of the Co-Applicant
/Guarantor

PRIYANKA SANTOSH GANGAWANE

Dear MR. SANTOSH POPAT GANGAWANE

Subject : Your application for HOME LOAN facility from SCL: Our Reference No: 1395233

We thank you for choosing Sammaan Capital Limited ("SCL") as your financier for HOME LOAN. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

Type of Facility	HOME LOAN			
Purpose of Loan	PROPERTY PURCHASE			
Sanction Amount (Rs.)	4200000			
EMI Amount	Rs. 39150			
Loan Tenure (Months)	240			
Interest Type	AIR			
Rate of interest	9.50 % Per annum			
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -5.1% Margin Current RCLR-14.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 56110			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	26000	813860	25-AUG-2026	ICICI BANK
	30110	432677	11-SEP-2026	STATE BANK OF INDIA
	Rs. 56110			
Break up of Applicable Fees	Processing Fee		Rs 49560.00 (inclusive of tax)	
	Database Admin Fee		Rs 650.00 (inclusive of tax)	
	Transaction Handling Fee		Rs. 2360.00 (inclusive of tax)	
	Legal & Valuation Fee		Rs 3540.00 (inclusive of tax)	
Total Balance Fees Payable	NIL			
Address of Property Offered as Security	FLAT NO. 303, 3RD FLOOR, BUILDING NO. 2/B CHHATRAPATI SHIVAJI MAHARAJ CHSL C.T.S. NO. 1, PMGP COLONY VILLAGE MANKHURD KURLA, MUMBAI MUMBAI MAHARASHTRA 400043			
Moratorium for repayment/payment of the principal amount of the Loan	Maximum period of upto initial 36 (Thirty Six) months where the loan is availed for construction/ improvement/ extension/ acquisition of under construction property.			
Intimation of Mortgage Charges (As per the Maharashtra e-Registration and e-Filing Rules, 2013)	The charges for filing Notice of Intimation shall be applicable, as per State Laws, as amended from time to time.			

* Insurance is subject matter of solicitation and sanction amount is inclusive of insurance premium of Rs. 0.00/-.

All the applicable taxes, duties and levies would be additionally charged as per law.

- ROI will be as per applicable benchmark rate at the time of disbursement.

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- ROI is determined on assessment of the risk profile of the Applicant(s), security offered and other parameters, as per SCL policy and sanction conditions. Different rate of interest may be applicable to different categories of borrower depending on various factors including but not limited to the risk profiling, nature of business activity, type of loan, loan size, type of security provided, security cover, tenure of loan, etc.

- This letter supersedes any sanction letter issued earlier, with reference to application number 1395233

Special Conditions (as applicable) :

- 1 Final loan approval/ disbursal is subject to legal and technical clearance/ verification of the property and title deeds/ property documents of collateral being offered as security in favour of SCL.
- 2 Execution of the loan agreement and loan documents by the Applicant and/or Co-Applicant(s) in favour of SCL, as per SCL policies and formats.
- 3 The Applicant and/or Co-Applicant(s) shall bear stamp duty, registration fees and any other incidental charges, in relation to loan documents including the charges for creation of security in favour of SCL. SCL shall not be liable to reimburse stamp duty and/or other incidental charges to the Applicant and/or Co-Applicant(s), due to any reason, whatsoever.
- 4 Notwithstanding anything to the contrary, in case the Loan limit is not fully drawn/dispursed within 24 months from the date of first disbursal, due to any reason whatsoever, the loan will get downsized to drawn limit, pursuant to which Equated Monthly instalment (EMI) will start on drawn amount.
- 5 Further, in case of loan downsized pursuant to the provisions of loan documents, residual sale consideration or any other amount payable to builder/ seller towards purchase/ allotment/ construction/ extension or renovation of property is sole liability of the Applicant and/or Co-Applicant(s) to ensure the same fully paid and/or constructed with satisfactory transfer of title in favour of Applicant and/or Co-Applicant(s), thereby perfecting security interest/ mortgage in favour of SCL.
- 6 The Applicant and/or Co-Applicant(s) shall be required to bring original passbooks/ account statements and salary certificates along with their original identity, residence, signature proofs and any such other documents as maybe required by SCL at the time of execution of loan documents and at the time of the first disbursement of Loan.
- 7 CA certified financials of FY 2024-25 & FY 2023-24 to be documented
- 8 This sanction letter is issued basis initial checks on income, credit score and financial health of the borrower/s. Final loan disbursement is subject to positive Legal and technical verification of the property.
- 9 Source of OCR to be documented & vetted
- 10 FCI & FCU to be positive
- 11 Legal & Technical of property to be positive
- 12 Original property documents of the proposed collateral should not be in laminated form.
- 13 If the borrower is a Non-Individual i.e. Company, Firm, HUF, LLP, Trust, Society or a Proprietorship, entity, and/or if loan is used for business purpose and/or prepayment of loan made during the applicability of Fixed Rate of Interest, Pre-Payment charges shall be applicable as per the policy of SCL. Please refer the pre-payment charges on SCL website: www.sammaancapital.com
- 14 Other terms and conditions mentioned overleaf.

