

SCHEDULE I**Product : HL****APSID : 1392214**

S. No.	Items	Information to be Inserted
1.	Date of the Agreement	14-AUG-2026
2.	Loan	Upto Rs.7000000 /-(Rupees Seventy Lakh Only).
3.	Tenure of the Loan ("Tenure")	288 (Two Hundred Eighty-Eight) 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 RESI. PROPERTY
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 -4.3 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 10.3% per annum.
6.	Processing Fees and other fees/charges	As mentioned in the Sanction Letter dated 14-AUG-26 and Key Facts statement dated 14-AUG-26
7.	Borrower(s)	Name:DIVYA JETHO SOMYA Constitution:INDIVIDUAL Age (if applicable):46 Father's name(if applicable):MOOLCHAND Address/Registered Office Address: FLAT NO C 604 6TH FLOOR MOHAN ALTEZZA NEAR VASANT VALLEY KHADAKPADA KALYAN WEST THANE THANE Corporate Identity Number (if applicable): Permanent Account Number:AOLPS7284K
8.	Co-Borrower(s)	Name:CHINKY JETHO SOMAYA Constitution:INDIVIDUAL Age (if applicable):21 Father's name(if applicable):JETHO Address/Registered Office Address:FLAT NO C 604 6TH FLOOR MOHAN ALTEZZA NEAR VASANT VALLEY KHADAKPADA KALYAN WEST THANE THANE Corporate Identity Number (if applicable): Permanent Account Number:SKAPS5429D
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:DIVYA JETHO SOMYA Constitution:INDIVIDUAL Age (if applicable):46 Father's name(if applicable):MOOLCHAND Address/Registered Office Address: FLAT NO C 604 6TH FLOOR MOHAN ALTEZZA NEAR VASANT VALLEY KHADAKPADA KALYAN WEST THANE THANE Corporate Identity Number (if applicable): Permanent Account Number:AOLPS7284K
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 :FLAT NO C 604 6TH FLOOR MOHAN ALTEZZA NEAR VASANT VALLEY KHADAKPADA KALYAN WEST THANE THANE Phone :9359263086 Fax : Email address:somayadivya9@gmail.com Attention of :DIVYA JETHO SOMYA
16.	Place of Execution :	THANE
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.

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 DIVYA JETHO SOMYA therein

FLAT NO.503, 5TH FLOOR,, D WING, DELRAY , BUILDING NO.3, MOHAN ALTEZZA, VASANT VALLEY GANDHARI ROAD, VILLAGE GANDHARE, KALYAN WEST, THANE-421301,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-OCT-26	7000000	60083.33	5604.67	65688
2	05-NOV-26	6994395.33	60035.23	5652.77	65688
3	05-DEC-26	6988742.56	59986.71	5701.29	65688
4	05-JAN-27	6983041.27	59937.77	5750.23	65688
5	05-FEB-27	6977291.04	59888.41	5799.59	65688
6	05-MAR-27	6971491.45	59838.63	5849.37	65688
7	05-APR-27	6965642.08	59788.43	5899.57	65688
8	05-MAY-27	6959742.51	59737.79	5950.21	65688
9	05-JUN-27	6953792.3	59686.72	6001.28	65688
10	05-JUL-27	6947791.02	59635.21	6052.79	65688
11	05-AUG-27	6941738.23	59583.25	6104.75	65688
12	05-SEP-27	6935633.48	59530.85	6157.15	65688
13	05-OCT-27	6929476.33	59478.01	6209.99	65688
14	05-NOV-27	6923266.34	59424.7	6263.3	65688
15	05-DEC-27	6917003.04	59370.94	6317.06	65688
16	05-JAN-28	6910685.98	59316.72	6371.28	65688
17	05-FEB-28	6904314.7	59262.03	6425.97	65688
18	05-MAR-28	6897888.73	59206.88	6481.12	65688
19	05-APR-28	6891407.61	59151.25	6536.75	65688
20	05-MAY-28	6884870.86	59095.14	6592.86	65688
21	05-JUN-28	6878278	59038.55	6649.45	65688
22	05-JUL-28	6871628.55	58981.48	6706.52	65688
23	05-AUG-28	6864922.03	58923.91	6764.09	65688
24	05-SEP-28	6858157.94	58865.86	6822.14	65688
25	05-OCT-28	6851335.8	58807.3	6880.7	65688
26	05-NOV-28	6844455.1	58748.24	6939.76	65688
27	05-DEC-28	6837515.34	58688.67	6999.33	65688
28	05-JAN-29	6830516.01	58628.6	7059.4	65688
29	05-FEB-29	6823456.61	58568	7120	65688
30	05-MAR-29	6816336.61	58506.89	7181.11	65688
31	05-APR-29	6809155.5	58445.25	7242.75	65688
32	05-MAY-29	6801912.75	58383.08	7304.92	65688
33	05-JUN-29	6794607.83	58320.38	7367.62	65688
34	05-JUL-29	6787240.21	58257.15	7430.85	65688
35	05-AUG-29	6779809.36	58193.36	7494.64	65688
36	05-SEP-29	6772314.72	58129.03	7558.97	65688
37	05-OCT-29	6764755.75	58064.15	7623.85	65688
38	05-NOV-29	6757131.9	57998.72	7689.28	65688
39	05-DEC-29	6749442.62	57932.72	7755.28	65688
40	05-JAN-30	6741687.34	57866.15	7821.85	65688
41	05-FEB-30	6733865.49	57799.01	7888.99	65688

42	05-MAR-30	6725976.5	57731.3	7956.7	65688
43	05-APR-30	6718019.8	57663	8025	65688
44	05-MAY-30	6709994.8	57594.12	8093.88	65688
45	05-JUN-30	6701900.92	57524.65	8163.35	65688
46	05-JUL-30	6693737.57	57454.58	8233.42	65688
47	05-AUG-30	6685504.15	57383.91	8304.09	65688
48	05-SEP-30	6677200.06	57312.63	8375.37	65688
49	05-OCT-30	6668824.69	57240.75	8447.25	65688
50	05-NOV-30	6660377.44	57168.24	8519.76	65688
51	05-DEC-30	6651857.68	57095.11	8592.89	65688
52	05-JAN-31	6643264.79	57021.36	8666.64	65688
53	05-FEB-31	6634598.15	56946.97	8741.03	65688
54	05-MAR-31	6625857.12	56871.94	8816.06	65688
55	05-APR-31	6617041.06	56796.27	8891.73	65688
56	05-MAY-31	6608149.33	56719.95	8968.05	65688
57	05-JUN-31	6599181.28	56642.97	9045.03	65688
58	05-JUL-31	6590136.25	56565.34	9122.66	65688
59	05-AUG-31	6581013.59	56487.03	9200.97	65688
60	05-SEP-31	6571812.62	56408.06	9279.94	65688
61	05-OCT-31	6562532.68	56328.41	9359.59	65688
62	05-NOV-31	6553173.09	56248.07	9439.93	65688
63	05-DEC-31	6543733.16	56167.04	9520.96	65688
64	05-JAN-32	6534212.2	56085.32	9602.68	65688
65	05-FEB-32	6524609.52	56002.9	9685.1	65688
66	05-MAR-32	6514924.42	55919.77	9768.23	65688
67	05-APR-32	6505156.19	55835.92	9852.08	65688
68	05-MAY-32	6495304.11	55751.36	9936.64	65688
69	05-JUN-32	6485367.47	55666.07	10021.93	65688
70	05-JUL-32	6475345.54	55580.05	10107.95	65688
71	05-AUG-32	6465237.59	55493.29	10194.71	65688
72	05-SEP-32	6455042.88	55405.78	10282.22	65688
73	05-OCT-32	6444760.66	55317.53	10370.47	65688
74	05-NOV-32	6434390.19	55228.52	10459.48	65688
75	05-DEC-32	6423930.71	55138.74	10549.26	65688
76	05-JAN-33	6413381.45	55048.19	10639.81	65688
77	05-FEB-33	6402741.64	54956.87	10731.13	65688
78	05-MAR-33	6392010.51	54864.76	10823.24	65688
79	05-APR-33	6381187.27	54771.86	10916.14	65688
80	05-MAY-33	6370271.13	54678.16	11009.84	65688
81	05-JUN-33	6359261.29	54583.66	11104.34	65688
82	05-JUL-33	6348156.95	54488.35	11199.65	65688
83	05-AUG-33	6336957.3	54392.22	11295.78	65688
84	05-SEP-33	6325661.52	54295.26	11392.74	65688
85	05-OCT-33	6314268.78	54197.47	11490.53	65688
86	05-NOV-33	6302778.25	54098.85	11589.15	65688
87	05-DEC-33	6291189.1	53999.37	11688.63	65688

88	05-JAN-34	6279500.47	53899.05	11788.95	65688
89	05-FEB-34	6267711.52	53797.86	11890.14	65688
90	05-MAR-34	6255821.38	53695.8	11992.2	65688
91	05-APR-34	6243829.18	53592.87	12095.13	65688
92	05-MAY-34	6231734.05	53489.05	12198.95	65688
93	05-JUN-34	6219535.1	53384.34	12303.66	65688
94	05-JUL-34	6207231.44	53278.74	12409.26	65688
95	05-AUG-34	6194822.18	53172.22	12515.78	65688
96	05-SEP-34	6182306.4	53064.8	12623.2	65688
97	05-OCT-34	6169683.2	52956.45	12731.55	65688
98	05-NOV-34	6156951.65	52847.17	12840.83	65688
99	05-DEC-34	6144110.82	52736.95	12951.05	65688
100	05-JAN-35	6131159.77	52625.79	13062.21	65688
101	05-FEB-35	6118097.56	52513.67	13174.33	65688
102	05-MAR-35	6104923.23	52400.59	13287.41	65688
103	05-APR-35	6091635.82	52286.54	13401.46	65688
104	05-MAY-35	6078234.36	52171.51	13516.49	65688
105	05-JUN-35	6064717.87	52055.5	13632.5	65688
106	05-JUL-35	6051085.37	51938.48	13749.52	65688
107	05-AUG-35	6037335.85	51820.47	13867.53	65688
108	05-SEP-35	6023468.32	51701.44	13986.56	65688
109	05-OCT-35	6009481.76	51581.39	14106.61	65688
110	05-NOV-35	5995375.15	51460.3	14227.7	65688
111	05-DEC-35	5981147.45	51338.18	14349.82	65688
112	05-JAN-36	5966797.63	51215.01	14472.99	65688
113	05-FEB-36	5952324.64	51090.79	14597.21	65688
114	05-MAR-36	5937727.43	50965.49	14722.51	65688
115	05-APR-36	5923004.92	50839.13	14848.87	65688
116	05-MAY-36	5908156.05	50711.67	14976.33	65688
117	05-JUN-36	5893179.72	50583.13	15104.87	65688
118	05-JUL-36	5878074.85	50453.48	15234.52	65688
119	05-AUG-36	5862840.33	50322.71	15365.29	65688
120	05-SEP-36	5847475.04	50190.83	15497.17	65688
121	05-OCT-36	5831977.87	50057.81	15630.19	65688
122	05-NOV-36	5816347.68	49923.65	15764.35	65688
123	05-DEC-36	5800583.33	49788.34	15899.66	65688
124	05-JAN-37	5784683.67	49651.87	16036.13	65688
125	05-FEB-37	5768647.54	49514.22	16173.78	65688
126	05-MAR-37	5752473.76	49375.4	16312.6	65688
127	05-APR-37	5736161.16	49235.38	16452.62	65688
128	05-MAY-37	5719708.54	49094.16	16593.84	65688
129	05-JUN-37	5703114.7	48951.73	16736.27	65688
130	05-JUL-37	5686378.43	48808.08	16879.92	65688
131	05-AUG-37	5669498.51	48663.2	17024.8	65688
132	05-SEP-37	5652473.71	48517.07	17170.93	65688
133	05-OCT-37	5635302.78	48369.68	17318.32	65688

134	05-NOV-37	5617984.46	48221.03	17466.97	65688
135	05-DEC-37	5600517.49	48071.11	17616.89	65688
136	05-JAN-38	5582900.6	47919.9	17768.1	65688
137	05-FEB-38	5565132.5	47767.39	17920.61	65688
138	05-MAR-38	5547211.89	47613.57	18074.43	65688
139	05-APR-38	5529137.46	47458.43	18229.57	65688
140	05-MAY-38	5510907.89	47301.96	18386.04	65688
141	05-JUN-38	5492521.85	47144.15	18543.85	65688
142	05-JUL-38	5473978	46984.98	18703.02	65688
143	05-AUG-38	5455274.98	46824.44	18863.56	65688
144	05-SEP-38	5436411.42	46662.53	19025.47	65688
145	05-OCT-38	5417385.95	46499.23	19188.77	65688
146	05-NOV-38	5398197.18	46334.53	19353.47	65688
147	05-DEC-38	5378843.71	46168.41	19519.59	65688
148	05-JAN-39	5359324.12	46000.87	19687.13	65688
149	05-FEB-39	5339636.99	45831.88	19856.12	65688
150	05-MAR-39	5319780.87	45661.45	20026.55	65688
151	05-APR-39	5299754.32	45489.56	20198.44	65688
152	05-MAY-39	5279555.88	45316.19	20371.81	65688
153	05-JUN-39	5259184.07	45141.33	20546.67	65688
154	05-JUL-39	5238637.4	44964.97	20723.03	65688
155	05-AUG-39	5217914.37	44787.1	20900.9	65688
156	05-SEP-39	5197013.47	44607.7	21080.3	65688
157	05-OCT-39	5175933.17	44426.76	21261.24	65688
158	05-NOV-39	5154671.93	44244.27	21443.73	65688
159	05-DEC-39	5133228.2	44060.21	21627.79	65688
160	05-JAN-40	5111600.41	43874.57	21813.43	65688
161	05-FEB-40	5089786.98	43687.34	22000.66	65688
162	05-MAR-40	5067786.32	43498.5	22189.5	65688
163	05-APR-40	5045596.82	43308.04	22379.96	65688
164	05-MAY-40	5023216.86	43115.94	22572.06	65688
165	05-JUN-40	5000644.8	42922.2	22765.8	65688
166	05-JUL-40	4977879	42726.79	22961.21	65688
167	05-AUG-40	4954917.79	42529.71	23158.29	65688
168	05-SEP-40	4931759.5	42330.94	23357.06	65688
169	05-OCT-40	4908402.44	42130.45	23557.55	65688
170	05-NOV-40	4884844.89	41928.25	23759.75	65688
171	05-DEC-40	4861085.14	41724.31	23963.69	65688
172	05-JAN-41	4837121.45	41518.63	24169.37	65688
173	05-FEB-41	4812952.08	41311.17	24376.83	65688
174	05-MAR-41	4788575.25	41101.94	24586.06	65688
175	05-APR-41	4763989.19	40890.91	24797.09	65688
176	05-MAY-41	4739192.1	40678.07	25009.93	65688
177	05-JUN-41	4714182.17	40463.4	25224.6	65688
178	05-JUL-41	4688957.57	40246.89	25441.11	65688
179	05-AUG-41	4663516.46	40028.52	25659.48	65688

180	05-SEP-41	4637856.98	39808.27	25879.73	65688
181	05-OCT-41	4611977.25	39586.14	26101.86	65688
182	05-NOV-41	4585875.39	39362.1	26325.9	65688
183	05-DEC-41	4559549.49	39136.13	26551.87	65688
184	05-JAN-42	4532997.62	38908.23	26779.77	65688
185	05-FEB-42	4506217.85	38678.37	27009.63	65688
186	05-MAR-42	4479208.22	38446.54	27241.46	65688
187	05-APR-42	4451966.76	38212.71	27475.29	65688
188	05-MAY-42	4424491.47	37976.89	27711.11	65688
189	05-JUN-42	4396780.36	37739.03	27948.97	65688
190	05-JUL-42	4368831.39	37499.14	28188.86	65688
191	05-AUG-42	4340642.53	37257.18	28430.82	65688
192	05-SEP-42	4312211.71	37013.15	28674.85	65688
193	05-OCT-42	4283536.86	36767.02	28920.98	65688
194	05-NOV-42	4254615.88	36518.79	29169.21	65688
195	05-DEC-42	4225446.67	36268.42	29419.58	65688
196	05-JAN-43	4196027.09	36015.9	29672.1	65688
197	05-FEB-43	4166354.99	35761.21	29926.79	65688
198	05-MAR-43	4136428.2	35504.34	30183.66	65688
199	05-APR-43	4106244.54	35245.27	30442.73	65688
200	05-MAY-43	4075801.81	34983.97	30704.03	65688
201	05-JUN-43	4045097.78	34720.42	30967.58	65688
202	05-JUL-43	4014130.2	34454.62	31233.38	65688
203	05-AUG-43	3982896.82	34186.53	31501.47	65688
204	05-SEP-43	3951395.35	33916.14	31771.86	65688
205	05-OCT-43	3919623.49	33643.43	32044.57	65688
206	05-NOV-43	3887578.92	33368.39	32319.61	65688
207	05-DEC-43	3855259.31	33090.98	32597.02	65688
208	05-JAN-44	3822662.29	32811.18	32876.82	65688
209	05-FEB-44	3789785.47	32528.99	33159.01	65688
210	05-MAR-44	3756626.46	32244.38	33443.62	65688
211	05-APR-44	3723182.84	31957.32	33730.68	65688
212	05-MAY-44	3689452.16	31667.8	34020.2	65688
213	05-JUN-44	3655431.96	31375.79	34312.21	65688
214	05-JUL-44	3621119.75	31081.28	34606.72	65688
215	05-AUG-44	3586513.03	30784.24	34903.76	65688
216	05-SEP-44	3551609.27	30484.65	35203.35	65688
217	05-OCT-44	3516405.92	30182.48	35505.52	65688
218	05-NOV-44	3480900.4	29877.73	35810.27	65688
219	05-DEC-44	3445090.13	29570.36	36117.64	65688
220	05-JAN-45	3408972.49	29260.35	36427.65	65688
221	05-FEB-45	3372544.84	28947.68	36740.32	65688
222	05-MAR-45	3335804.52	28632.32	37055.68	65688
223	05-APR-45	3298748.84	28314.26	37373.74	65688
224	05-MAY-45	3261375.1	27993.47	37694.53	65688
225	05-JUN-45	3223680.57	27669.92	38018.08	65688

226	05-JUL-45	3185662.49	27343.6	38344.4	65688
227	05-AUG-45	3147318.09	27014.48	38673.52	65688
228	05-SEP-45	3108644.57	26682.53	39005.47	65688
229	05-OCT-45	3069639.1	26347.74	39340.26	65688
230	05-NOV-45	3030298.84	26010.07	39677.93	65688
231	05-DEC-45	2990620.91	25669.5	40018.5	65688
232	05-JAN-46	2950602.41	25326	40362	65688
233	05-FEB-46	2910240.41	24979.56	40708.44	65688
234	05-MAR-46	2869531.97	24630.15	41057.85	65688
235	05-APR-46	2828474.12	24277.74	41410.26	65688
236	05-MAY-46	2787063.86	23922.3	41765.7	65688
237	05-JUN-46	2745298.16	23563.81	42124.19	65688
238	05-JUL-46	2703173.97	23202.24	42485.76	65688
239	05-AUG-46	2660688.21	22837.57	42850.43	65688
240	05-SEP-46	2617837.78	22469.77	43218.23	65688
241	05-OCT-46	2574619.55	22098.82	43589.18	65688
242	05-NOV-46	2531030.37	21724.68	43963.32	65688
243	05-DEC-46	2487067.05	21347.33	44340.67	65688
244	05-JAN-47	2442726.38	20966.73	44721.27	65688
245	05-FEB-47	2398005.11	20582.88	45105.12	65688
246	05-MAR-47	2352899.99	20195.72	45492.28	65688
247	05-APR-47	2307407.71	19805.25	45882.75	65688
248	05-MAY-47	2261524.96	19411.42	46276.58	65688
249	05-JUN-47	2215248.38	19014.22	46673.78	65688
250	05-JUL-47	2168574.6	18613.6	47074.4	65688
251	05-AUG-47	2121500.2	18209.54	47478.46	65688
252	05-SEP-47	2074021.74	17802.02	47885.98	65688
253	05-OCT-47	2026135.76	17391	48297	65688
254	05-NOV-47	1977838.76	16976.45	48711.55	65688
255	05-DEC-47	1929127.21	16558.34	49129.66	65688
256	05-JAN-48	1879997.55	16136.65	49551.35	65688
257	05-FEB-48	1830446.2	15711.33	49976.67	65688
258	05-MAR-48	1780469.53	15282.36	50405.64	65688
259	05-APR-48	1730063.89	14849.72	50838.28	65688
260	05-MAY-48	1679225.61	14413.35	51274.65	65688
261	05-JUN-48	1627950.96	13973.25	51714.75	65688
262	05-JUL-48	1576236.21	13529.36	52158.64	65688
263	05-AUG-48	1524077.57	13081.67	52606.33	65688
264	05-SEP-48	1471471.24	12630.13	53057.87	65688
265	05-OCT-48	1418413.37	12174.71	53513.29	65688
266	05-NOV-48	1364900.08	11715.39	53972.61	65688
267	05-DEC-48	1310927.47	11252.13	54435.87	65688
268	05-JAN-49	1256491.6	10784.89	54903.11	65688
269	05-FEB-49	1201588.49	10313.63	55374.37	65688
270	05-MAR-49	1146214.12	9838.34	55849.66	65688
271	05-APR-49	1090364.46	9358.96	56329.04	65688

272	05-MAY-49	1034035.42	8875.47	56812.53	65688
273	05-JUN-49	977222.89	8387.83	57300.17	65688
274	05-JUL-49	919922.72	7896	57792	65688
275	05-AUG-49	862130.72	7399.96	58288.04	65688
276	05-SEP-49	803842.68	6899.65	58788.35	65688
277	05-OCT-49	745054.33	6395.05	59292.95	65688
278	05-NOV-49	685761.38	5886.12	59801.88	65688
279	05-DEC-49	625959.5	5372.82	60315.18	65688
280	05-JAN-50	565644.32	4855.11	60832.89	65688
281	05-FEB-50	504811.43	4332.96	61355.04	65688
282	05-MAR-50	443456.39	3806.33	61881.67	65688
283	05-APR-50	381574.72	3275.18	62412.82	65688
284	05-MAY-50	319161.9	2739.47	62948.53	65688
285	05-JUN-50	256213.37	2199.16	63488.84	65688
286	05-JUL-50	192724.53	1654.22	64033.78	65688
287	05-AUG-50	128690.75	1104.6	64583.4	65688
288	05-SEP-50	64107.35	550.25	64107.35	64657.6

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	DIVYA JETHO SOMYA	AOLPS7284K

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

S.No	Name of the Borrower(s)	Permanent Account Number
1	DIVYA JETHO SOMYA	AOLPS7284K
2	CHINKY JETHO SOMAYA	SKAPS5429D

3. Loan Agreement(s) Date - 14-AUG-2026

4. Loan(s)- Upto Rs. 7000000 /- (Seventy Lakh Only)

5. Place of deposit of the Title Deeds : THANE

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 : THANE

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

Address :FLAT NO C 604 6TH FLOOR MOHAN ALTEZZA NEAR VASANT VALLEY KHADAKPADA KALYAN WEST THANE THANE

Email Address : somayadivya9@gmail.com **Telephone :** 9359263086

Attention of :DIVYA JETHO SOMYA

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.503, 5TH FLOOR,, D WING, DELRAY , BUILDING NO.3, MOHAN ALTEZZA, VASANT VALLEY GANDHARI ROAD, VILLAGE GANDHARE, KALYAN WEST, THANE-421301,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.	1392214		Type of Loan	HOME LOAN	
2	Sanctioned Loan amount (in Rupees)	7000000				
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)		288 Months			
5	Installment details					
Type of installments		Number of EPIs **	EPI (₹)	Commencement of repayment, post sanction		
Monthly		288 Months	65688	05-Oct-2026		
6	Interest rate (%) and type (fixed or floating or hybrid)		10.3% 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: 10.55	
				B and/or S	EPI (₹)	No. of EPIs
Retail Commercial Lending RateRCLR	Current - RCLR%	-4.3%	10.3%	Monthly	Scenario 1: Impact on EPI amount with no change in Number of EPIs	
					66921	288 Months
					Scenario 2: Impact on Number of EPIs with no change in EPI amount	
					65688	315 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	61950			
(ii)	Insurance charges			One-time	0	
(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.0 (inclusive of GST)			
9	Annual Percentage Rate (APR) (%)			10.43		
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 period, 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: 14-AUG-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)	7000000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template - Part 1)	288 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. 65688 288
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)	10.3
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	11917113.6
6	Fee/ Charges payable (in Rupees)	66140
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	66140
B	Payable to third-party routed through RE (SI No.8B of the KFS template - Part 1)	0
7	Net disbursed amount (1-6) (in Rupees)	6933860
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	18917113.6
9	Annual Percentage rate- Effective annualized interest rate (in percentage)10 (SI No.9 of the KFS template-Part 1)	10.43
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