

LOAN SANCTION LETTER

Our Reference No. **1396988** Date **07-SEP-2026**

Name of the Applicant **MR. VIJAYPRATAP LALJEE SINGH**

Address **FLAT NO 106, A WING, SHANTARAM PRIDE NEAR SHANTARAM PATIL SCHOOL KALYAN, THANE 421102 MAHARASHTRA INDIA**

Phone No. **8828583251**

Name of the Co-Applcant **SADHANA VIJAY SINGH, RITIKKUMAR VIJAYPRATAP SINGH**
/Guarantor

Dear **MR. VIJAYPRATAP LALJEE SINGH**

Subject : Your application for **HOME LOAN** facility from SCL: Our Reference No: **1396988**

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	BT OF HOME LOAN			
Sanction Amount (Rs.)	3280944			
EMI Amount	Rs. 30690			
Loan Tenure (Months)	240			
Interest Type	AIR			
Rate of interest	9.55 % Per annum			
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -5.05% Margin Current RCLR-14.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 45265			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	1180	848505	19-AUG-2026	BANK OF BARODA
	Rs. 1180			
Break up of Applicable Fees	Processing Fee		Rs 38715.00 (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	Rs. 44085			
Address of Property Offered as Security	FLAT NO 106, 1ST FLOOR, A WING, WING A, TYPE B, SHANTARAM PRIDE SOCIETY KNOWN AS SHANTARAM PRIDE CHSL, YADAV NAGAR, VEER SAVARKAR MARG NEAR SHANTARAM PATIL SCHOOL , VILLAGE MOHONE, AMBIVALI, TALUKA KALYAN THANE MAHARASHTRA 421102			
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 disbursal.

- 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.