

LOAN SANCTION LETTER

Our Reference No. **1397264**

Date **05-SEP-2026**

Name of the Applicant **MR. PRADEEP KUMAR**

Address **A 1 203, SHIV SAGAR CHSL, P P MARG KHANIVADE VIRAR NAGAR, VIRAR WEST, BOLINJ
PALGHAR THANE 401303 MAHARASHTRA INDIA**

Phone No. **9648487331**

Name of the Co-Applciant **DILIP KUMAR**
/Guarantor

Dear **MR. PRADEEP KUMAR**

Subject : Your application for **HOME LOAN** facility from SCL: Our Reference No: **1397264**

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	PURCHASE OF RESI. PROPERTY			
Sanction Amount with Insurance Premium* (Rs.)	2090523			
EMI Amount	Rs. 19829			
Loan Tenure (Months)	240			
Interest Type	AIR			
Rate of interest	9.75 % Per annum			
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -4.85% Margin Current RCLR-14.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 31219			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	1180	000003	21-AUG-2026	KOTAK MAHINDRA BANK
	30039	000005	18-SEP-2026	KOTAK MAHINDRA BANK
	Rs. 31219			
Break up of Applicable Fees	Processing Fee		Rs 24669.00 (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. 607, 6TH FLOOR, F WING BUILDING NO. 1, SANDEEP HEIGHTS CHS LTD., VIVA SWASTIK TOWNSHIP, NEAR DGS, OFF YASHWANT GAURAV ROAD, S.NO. 242, VILLAGE NILEMORE, NALLASOPARA WEST, TAL VASAI NALLASOPARA WEST PALGHAR THANE MAHARASHTRA 401203			
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. 90523.00/-.

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.

LOAN SANCTION LETTEROur Reference No. **1397264**Name of the Applicant **MR. PRADEEP KUMAR**Address **A 1 203, SHIV BAGAR CHSL, P P MARG KHANIVADE VIRAR NAGAR, VIRAR WEST, BOLIM
PALGHAR THANE 401303 MAHARASHTRA INDIA**Phone No. **9648487331**Date **05/05/2021**

- 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 1397264

Special Conditions (as applicable) :

- 1 Final loan approval/ disbursement 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/distributed within 24 months from the date of first disbursement, 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 FI FCU to be positive.
- 8 Dilip to be the property owner.
- 9 Brother to be CoApp and Joint ownership as was discussed
- 10 All property owners to be on the loan structure.
- 11 All internal verification to be positive
- 12 Insurance as applicable
- 13 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
- 14 The special offer of processing fee is applicable only if the loan disbursement is availed within 30 days of sanction, post which the processing fee as per Rack grid shall be charged. Refer our website for applicable fee
- 15 KYC as per OVD compliance.
- 16 LTV as per norms
- 17 Legal & Technical to be positive
- 18 OCR reflection and source to be documented.
- 19 Ovd norms to be met.
- 20 Resale norms to be met
- 21 Spouse Co app and Positive Credit visit to be documented meeting both app together
- 22 Original property documents of the proposed collateral should not be in laminated form.
- 23 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
- 24 Other terms and conditions mentioned overleaf.

Gita

A. R. R. R.



LOAN SANCTION LETTER

Reference No. 1397264

Date 05-SEP-2026

Name of the Applicant
Address

MR. PRADEEP KUMAR

A 1 203, SHIV SAGAR CHSL, P P MARG KHANIVADE VIRAR NAGAR, VIRAR WEST, BOLINJ
PALGHAR THANE 401303 MAHARASHTRA INDIA

Phone No. 9648487331

Our representative Rajesh Babaji Sawant , phone +91022-61891078 can assist you further in case of requirement.

Please sign this letter as token of your acceptance of the terms and conditions mentioned above and overleaf.

Yours sincerely,

For Sammaan Capital Limited

Authorised signatory

RAJESH SAWANT
349896
A C H

I/We acknowledge the receipt of copy of Sanction Letter and Accept the offer

Date

05/09/26

Applicant/s Signature

5/9/26

प्रीति कुमार

