SAMMAAN CAPITAL

LOAN SANCTION LETTER

Our Reference No. **1396667** Date **28-AUG-2026**

Name of the Applicant **M/S GURUKRUPA JEWELLERS**

Address **SHOP NO 2 ZALANI APPARTMENT HAWA HIRA PARK DAFTARY ROAD PN WARD MALAD EAST MUMBAI 400097 MAHARASHTRA INDIA**

Phone No. **9594075477**

Name of the Co-Applicant /Guarantor **SHIVRAM SONU ZAGADE, SHARMILA SHIVRAM ZAGADE, DHANASHRI SHIVRAM ZAGADE**

Dear **M/S GURUKRUPA JEWELLERS**

Subject : Your application for **Loan against Property** facility from SCL: Our Reference No: **1396667**

We thank you for choosing **Sammaan Capital Limited ("SCL")** as your financier for **Loan against Property**. 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	LAPL
Purpose of Loan	PURCHASE OF NON-RESI. PROPERTY FOR BIZ USE
Sanction Amount with Insurance Premium* (Rs.)	4108189
EMI Amount	Rs. 48252
Loan Tenure (Months)	156
Interest Type	AIR
Rate of interest	10.45 % Per annum
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -4.15% Margin Current RCLR-14.6%
Sanction Letter Validity	30 days from the date of this offer.
Total Applicable Fees (including Taxes)	Rs. 57387

Fees paid/remitted to SCL till date (Non-Refundable)

Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
50000	345419	25-AUG-2026	ABHYUDAYA CO-OP BANK LTD
6187	000070	20-AUG-2026	THE MALAD SAHAKARI BANK LTD
1200	134445	18-AUG-2026	BANK OF MAHARASHTRA
Rs. 57387			

Break up of Applicable Fees

Processing Fee	Rs 48477.00 (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 5900.00 (inclusive of tax)

Total Balance Fees Payable	NIL
Address of Property Offered as Security	SHOP NO. A-09, GROUND FLOOR, NIRVANA BUILDING, HAWA HIRA PARK, JAIN MANDIR ROAD, NEAR RAMESH HOTEL, C.T.S. NO. 451, 452, 452(1 TO 12), 453 PART, 454, 278E, VILLAGE KURAR, MALAD EAST MUMBAI MUMBAI MAHARASHTRA 400097
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. 108189.00/-.

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.

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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 1396667

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/disbursed 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. Age at Maturity to be as per norms while disbursal
8. ITR required for FY 31st Mar 2026 along with P&L and B&S
9. 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.
10. Repayment to be taken from Current A/c The Malad Sahakari Bank Ltd ? 100330011000108
11. Loan Disbursal not to exceed balance Builder Payment towards AV
12. Office rent agreement along with ownership proof and resi ownership proof to be documented
13. P&L, and B&S to be documented for 2 AY 2025-26 and 2024-25
14. The Loan has been sanctioned strictly for utilization towards stated purpose only. Hence, it would be the responsibility of borrower/s to furnish proof of end use within 30 days from disbursement of the loan
15. 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
16. Other terms and conditions mentioned overleaf.

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Phone No. **9594075477**

Our representative **Praveen S Atri** , phone **+910250-6900037** 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

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

Date

Applicant/s Signature

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LOAN SANCTION LETTER

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MOST IMPORTANT TERMS AND CONDITIONS

1. The sanction of loan amount and its terms and conditions are subject to execution of Loan Agreement and other documents and writings with **Sammaan Capital Limited** (hereinafter referred to as "SCL"). The terms and conditions of Loan Agreement and/or other documents will prevail upon this letter in case of any contradiction/conflict/ difference.

2. This sanction shall be available to the Borrower for a period of **30** days from date of this letter provided the Borrower deposits with SCL the administrative charges/expenses/pre-determined expenses mentioned as per sanction terms, at the time of delivering the accepted copy of this letter to SCL. The processing fees received is non refundable. For details of the various fees and charges applicable, please refer website.

2.1 All fees and charges shall be applicable, as per the prevailing rates published by SCL on its website. On failure of Applicant and/or Co-Applicant(s) to comply with any of the terms of the loan documents including but not limited to failure to create security and/or pay any amount payable to SCL on due date(s), the Applicant and/or Co-Applicant(s) shall be subject to the levy of Penal Charges, as published on SCL website, unless otherwise specified in the loan agreement and loan documents.

3. The Applicant and/or Co-Applicant(s) shall strictly utilize the Loan for specific purpose mentioned in the Sanction Letter only, during the tenure of the Loan and Applicant and/or Co-Applicant(s) shall not utilize the Loan for any illegal, money laundering, anti-social or speculative purposes, in any manner. SCL shall be entitled to revoke this sanction or add, delete or modify all or any of the terms and conditions mentioned in the sanction letter, inter alia, if: (i) there is any change in the purpose of the loan facility; (ii) any information and/or statement given by Applicant and/or Co-Applicant(s) is found incorrect, incomplete or misleading by SCL, (iii) there is a breach of the terms and conditions of the facility by the Applicant and/or Co-Applicant(s), (iv) any legal/ technical/ valuation report of the property is found unsatisfactory by SCL; (v) the Applicant and/or Co-Applicant(s) fails to submit a duly accepted copy of the sanction letter to SCL within the period stipulated by SCL, etc.

4. Repayment of loan amount will be through installments/EMI's comprising of principal and/or interest. Repayment of loan amount can be done through electronic mode only. SCL may in its sole discretion alter the rate of interest suitably and prospectively due to any reason whatsoever (including but not limited to change in the risk profile of any of the borrower(s) or Collateral and/or, changes in money market conditions, etc.).

5. The prepayment of the loan shall be made and accepted as per policy and rules of SCL and in accordance with statutory guidelines, issued from time to time and as applicable at the time of prepayment. Where there is no policy, rules and guideline then the prepayment fees and charges shall be applicable as per the agreed terms of loan agreement, more particularly mentioned in the schedule of the loan agreement. For details, kindly refer the prepayment link provided on the SCL website.

6. The rate of interest applicable to the Loan/facility shall be as per the Benchmark Rate prevailing on the date of disbursement and as specified in the loan agreement. However, the rate of interest applicable to the loan is subject to revision at the sole discretion of SCL and such revision may be on account of either change in the Benchmark Rate and/or the Spread or both. The Benchmark Rate(s) is subject to variation/ revision/ amendment/ alteration, from time to time, depending on various factors including but not limited to the cost of funds, interest rate outlook, liquidity, operating/ administrative expenses, market conditions/ volatility, competitor review, as determined by SCL, etc. SCL may vary/ amend/ alter (increase or decrease) the spread basis qualitative assessment, business necessities or any external or internal factors including but not limited to type of loan, type of security provided, change in the security cover, happening of any material adverse events, change in bureau score and risk category of the Borrower(s) and/or Co-Borrower(s), change in risk profile of the Borrower(s), material change in the employment, business or profession of the Borrower, deterioration of credit performance, deviation in end use of funds in contradiction with declaration provided by the Borrower at the time of availing the loan, non-completion of the construction of the immovable property offered as Security, change in the Borrower(s)'s shareholding pattern, share capital, profit-sharing and/or change in management/ control/ ownership/ partner(s)/ proprietor(s), penalties/ legal implications/ adverse action initiated by concerned authorities/ pending litigations or default in payment of taxes, sub-division of the Security, lease/ sub-lease/ rent/ license of the Security to any third party without consent of SCL, circumstances resulting in levy of penal charges of any nature would also be indicative of increased risk, deterioration of credit grading, escalation of credit and/or default risk in particular segment of business, trade or industry or in particular territory/ location or any pool level trend of irregular repayment and delinquency, depreciation of the value of security provided, failure to create/ perfect the security in favor of SCL (including non-execution/ non-completion of requisite formalities for security creation), any alteration in nature or use of the immovable

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Phone No.	**9594075477**		

property offered as Security in breach of the Loan Documents or applicable laws, change in the internal policies, any unforeseen changes in the money market conditions/ economic cycle or any event similar to the aforesaid circumstances, which may enhance credit and/or business risk. Such revision of the Spread shall be limited to 250 basis point per instance. As a result, any change in the Benchmark Rate and/or the Spread may subsequently have an effect on the equated monthly instalments amount and/or the tenure of the Loan or combination of both. Any modification/ change in the applicable rate of interest shall be notified to the Applicant and/or Co-Applicant(s) by email or updation on SCL website or by any other manner as shall be intimated by SCL subsequently. In such event, the Applicant(s) shall have the choice to opt for (i) enhancement in EMI amount or extension of tenor or a combination of both options, as permitted by SCL ; and/or (ii) to prepay, either in part or in full. In case of non-receipt of any response from the Applicant(s) within stipulated period, SCL may, at its discretion, pass on the impact of change in the ROI on EMI amount and/or the tenure of the Loan or both, as initially intimated by SCL. The revised rate of interest shall be binding and applicable on the Applicant and/or Co-Applicant(s) with effect from such date(s) as may be specified by SCL.

7. Subject to the provisions of the loan document, SCL, at the request of the Borrowers or otherwise as required, may provide the option to the Borrowers to revise the spread during the Tenure of the Loan. In such case, the Borrowers will have the option to avail revised spread/ switch facility against the Loan with prospective effect subject to necessary verifications and on payment of fees and execution of additional documents as may be required by SCL (in a format satisfactory to SCL), in this regard. It shall be the responsibility of the Borrowers to keep themselves informed about the switch facility/revision of the spread and benchmark rate(s), from time to time. Please note that it shall be the sole discretion of SCL to provide the option/switch facility for reduction/revision of spread against the Loan(s) and as such, SCL reserves the right to reject/ withdraw/ annul the same, at any time.For detailed terms and conditions, please refer to “ROI Switch Policy” available on SCL website.

8 SCL may, at its sole discretion, review and reduce the Interest Rate(s) or suitably alter the spread of the Loan(s) securitized, transferred or assigned under the co-lending arrangement or any other arrangement where there is margin/scope owing to the reduction in interest rates by the partner bank/ financial institutions against the Loan(s).

9. SCL has sanctioned the loan/facility on the basis of the calculation and estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the purpose(s) increases above or falls below the calculated amounts, SCL reserves the right to cancel the loan/facility or reduce the amount sanctioned at the sole discretion of SCL and the decision of SCL in that behalf shall be binding on the Borrowers.

10. The loan amount and terms sanctioned by SCL, besides all other terms and condition, against applied amount and tenure is final and abiding to all the borrowers. However, SCL reserves its right to review and reappraise the loan facility during its continuity in terms of the loan agreement to be executed towards disbursal of the loan amount.

11. SCL arranges/facilitates services to those customers who are interested in obtaining Life and Non Life insurance cover from certain Insurers. Insurance is a subject matter of solicitation and therefore, optional for the Borrowers to avail these insurance covers.

12. The Borrowers can access their loan account details through online login. The copy of statement of account can also be obtained on request from the nearby branch.Adjustable Interest Rate means the Benchmark Rate(s) and the and/or by marking a mail to **homeloans@sammaancapital.com** through the registered email id(s) of the Applicant and/or Co-Applicant(s) by enabling communication with SCL via WhatsApp by sending "Hi/ Hello" on 8929899391 through your registered mobile number.

13. Terms related to Adjustable Interest Rate:
(i) **Sammaan Capital Limited** - Retail Commercial Lending Rate (**SCL-RCLR**) shall mean the percentage rate per annum from time to time and notified/announced by SCL in such form and manner as deemed appropriate by SCL from time to time as **SCL-RCLR**.
(ii) Adjustable Interest Rate means the **SCL-RCLR** and the margin/ spread, if any, as specified by **SCL** and any change in **SCL-RCLR** and the margin/ spread shall be applied by SCL on the such date(s), as may be specified by SCL, in writing.

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15. Recovery of Overdues/Bad debts: It is duty of the borrower to repay loan amount with applicable interest along with all dues/charges/fees levied as per agreed terms of loan agreement. However, in the event of default in re-payment of any of the above, Company reserve the right to recover overdues by resorting to legal & permissible means. Subsequent to payment default under the Loan Documents, SCL shall classify such Loan as Special Mention Account(s) ("SMA") or Non-Performing Asset, as the case may be. For further details, please refer SCL website i.e. https://www.sammaancapital.com/downloads/borrower-education-classification-of-loan-accounts-as-sma-npa-ihfl

16. **Sammaan Capital Limited** facilitates resolution of customer's grievances at free of cost. 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 at link- www.sammaancapital.com) or contact the Lender on its toll free number at **1800-572-7777** or write to customer care at **homeloans@sammaancapital.com**. If the grievance/ complaint has not been resolved within a reasonable time, 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.

17. The Borrowers agrees that, without any approval of or notice to any of the Borrowers, SCL shall be entitled to 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)/ bank/ financial institution/ asset reconstruction companies/ entity under co-lending model or by way of direct assignment or any other arrangement, on such terms and conditions as SCL may deems fit. The details of co-lending partners can be accessed on SCL website at link i.e.
https://www.sammaancapital.com/pdf/co-lending-policy.pdf
and
https://www.sammaancapital.com/pdf/list-of-co-lending-partnerships.pdf

18. Subsequent to closure of the Loan, SCL will issue confirmation mail regarding Loan closure and thereafter, the Applicant and/or Co-Applicant(s) are required to collect the title deeds/ property documents from SCL within 30 days from the date of full repayment/settlement of the Loan. The Applicant(s) may collect the property documents from the sourcing and servicing branch or any other SCL branch where the documents are made available. The list of SCL branches can be accessed on SCL website at link - https://www.sammaancapital.com/contact-us/branch-locator. The detailed process and policy relating to the handover of the property documents can be accessed on SCL website at link https://www.sammaancapital.com/downloads/borrower-awareness-procedure-for-handover-of-property-documents-v1

For any further query/complaint ,please contact at Care Desk at Branches or call at toll free customer Care No **1800-572-7777** or write to customer care at **homeloans@sammaancapital.com**.

* For detailed terms and Conditions , please refer the MITC document on Website

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

Further I/We have read the model Loan Agreement uploaded on the official website of **Sammaan Capital Limited** and understood the terms & conditions stipulated therein.

Date

Applicant/s Signature

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Key Facts Statement (KFS)

Part 1 (Interest rate and fees/charges) **Annexure A**

1	Loan proposal/ account No.	1396667	Type of Loan	LAPL
2	Sanctioned Loan amount (in Rupees)			4108189
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)			156 Months
5	Instalment details			

Type of instalments	Number of EPIs **	EPI (₹)	Commencement of repayment, post sanction
Monthly	156 Months	Rs. 48252	05-OCT-26

6	Interest rate (%) and type (fixed or floating or hybrid)	10.45 % 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: 10.70 %	
				B and/or S	EPI (₹)	No. of EPIs
Retail Commercial Lending Rate (RCLR)	Current - RCLR - 14.6%	-4.15%	10.45%	Monthly	**Scenario 1: Impact on EPI amount with no change in Number of EPIs**	
					Rs.48866	156 Months
					Scenario 2: Impact on Number of EPIs with no change in EPI amount	
					Rs. Rs. 48252	161 Months

** EPI - Equated Periodic Installments

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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	Rs 48477.00 (inclusive of tax)		
(ii)	Insurance charges			One-time	108189.00
(iii)	Legal & Valuation fee	One-time	Rs 5900.00 (inclusive of tax)		
(iv)	Database Admin Fee	One-time	Rs 650.00 (inclusive of tax)		
(v)	Transaction Handling Fee	One-time	Rs. 2360.00 (inclusive of tax)		
9	Annual Percentage Rate (APR) (%)				11.27
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	**Penal charges, if any, in case of delayed payment**	Penal Charges for Payment Defaults: In the event of any default in payment of instalments and/or any other amounts due under the loan, penal charges shall be levied at the rate of 24% (Twenty-Four Percent) per annum on the gross defaulted amount for the period of such default.			
(ii)	**Penal charges for breach of other term and condition of loan agreement (other than default in payment)**	Penal Charges for Other Defaults / Events of Default: In the event of any other default or Event of Default under the Loan Documents (other than payment defaults and failure to complete KYC/Re-KYC updation within the prescribed timelines), penal charges shall be levied at the rate of 2% (Two Percent) per annum on the outstanding loan amount for the period during which such default continues. Penal Charges for Non-Completion of KYC/Re-KYC: In case the borrower fails to complete KYC/Re-KYC updation within the timelines prescribed by the Lender and/or applicable law, penal charges ranging from ₹2,000 to ₹15,000 per month may be levied, depending upon the loan amount, duration of delay, and associated credit risk, in accordance with the framework approved by the Credit Committee of the Lender. Notwithstanding anything contained herein, the penal charges levied on account of non-completion of KYC/Re-KYC shall be subject to an overall cap of 2% (Two Percent) per annum of the Principal Outstanding Amount, calculated and recovered on a monthly basis until such non-compliance is cured.			
(iii)	Foreclosure charges, if applicable	Not Applicable			

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(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

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(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 customer care 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 RE'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

SAMMAAN CAPITAL

LOAN SANCTION LETTER

Our Reference No.	**1396667**	Date	**28-AUG-2026**
Name of the Applicant	**M/S GURUKRUPA JEWELLERS**		
Address	**SHOP NO 2 ZALANI APPARTMENT HAWA HIRA PARK DAFTARY ROAD PN WARD MALAD EAST MUMBAI 400097 MAHARASHTRA INDIA**		
Phone No.	**9594075477**		

The Borrower(s) agrees and confirms as follows:

a) The Borrower(s) hereby irrevocably represents, warrants, acknowledges, and confirms that it/they has/have duly received, reviewed, verified, and unequivocally accepted the Key Facts Statement ("KFS") issued by Sammaan Capital Limited, together with all annexures thereto, including the underlying calculation methodology, applicable charges, and all other amounts payable thereunder.
b) The Borrower(s) further represents and confirms that it/they has/have independently examined and fully understood each component of the KFS, including the nature, computation, financial implications, repayment obligations, liabilities, and commitments arising therefrom, and that no clarification, representation, or information material to its/their understanding remains outstanding.
c) In the event that any Borrower is illiterate and/or is unable to read or understand the English language, the Borrower(s) expressly acknowledges and confirms that the contents of the KFS have been read over, accurately translated, explained, and clarified in a language understood by such Borrower(s) to its/their complete satisfaction, and that it/they has/have thereafter affixed its/their consent based on such understanding.
d) The Borrower(s) expressly acknowledges that the charges, costs, and all other amounts stipulated in the KFS are fair, reasonable, and acceptable, and agrees that the same shall be binding. The Borrower(s) further waives any right to dispute or challenge, at any time hereafter, the validity, interpretation, computation, or applicability of the KFS or any amounts payable thereunder on any ground whatsoever, including lack of understanding or disclosure
e) The Borrower(s) hereby irrevocably represents, warrants, acknowledges, and agrees that the Key Facts Statement ("KFS") issued by Sammaan Capital Limited shall, at its sole discretion, form an integral and inseparable part of the Loan Agreement and all related loan documentation.
f) The Borrower(s) further confirms and agrees that the KFS shall be read, construed, and enforced contemporaneously with the Loan Agreement and all documents executed in connection therewith, and shall be binding in the same manner as if fully incorporated therein. The Borrower(s) expressly agrees that no separate execution, incorporation, or reference shall be required for enforceability of the KFS.

Date: 28-AUG-2026

For Sammaan Capital Limited

SAMMAAN CAPITAL

SAMMAAN CAPITAL

LOAN SANCTION LETTER

Our Reference No. **1396667** Date **28-AUG-2026**

Name of the Applicant **M/S GURUKRUPA JEWELLERS**

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Phone No. **9594075477**

Annexure B

Illustration for computation of APR for Retail and MSME loans

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS template - Part 1)	4108189
2	Loan Term (in years/ months/ days) (Sl No.4 of the KFS template - Part 1)	156 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) (Sl No. 5 of the KFS template - Part 1)	Monthly Rs. 48252 156
c)	No. of instalments for payment of capitalised interest, if any	-
d)	Commencement of repayments, post sanction (Sl No. 5 of the KFS template - Part 1)	30 Days
3	Interest rate type (fixed or floating or hybrid) (Sl No. 6 of the KFS template - Part 1)	Floating
4	Rate of Interest (Sl No. 6 of the KFS template - Part 1)	10.45 %
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	3418955.35
6	Fee/ Charges payable (in Rupees)	165576.00
A	Payable to the RE (Sl No.8A of the KFS template-Part 1)	57387.00
B	Payable to third-party routed through RE (Sl No.8B of the KFS template - Part 1)	108189.00
7	Net disbursed amount (1-6) (in Rupees)	3942613.00
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	7527144.35
9	Annual Percentage rate- Effective annualized interest rate (in percentage)10 (Sl No.9 of the KFS template-Part 1)	11.27 %
10	Schedule of disbursement as per terms and conditions	Please refer Sl No. 3 of the KFS template - Part1
11	Due date of payment of instalment and interest **	30 Days

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

SAMMAAN CAPITAL

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LOAN SANCTION LETTER

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Illustrative Repayment Schedule under Equated Periodic Instalment **Annexure C**

Sl. No.	Outstanding Principal (Rs.)	Interest payable	Principal payable	Total Amount payable (Rs.)
1	4108189.00	35775.48	12476.52	48252.00
2	4095712.48	35666.83	12585.17	48252.00
3	4083127.31	35557.23	12694.77	48252.00
4	4070432.54	35446.68	12805.32	48252.00
5	4057627.22	35335.17	12916.83	48252.00
6	4044710.39	35222.69	13029.31	48252.00
7	4031681.08	35109.22	13142.78	48252.00
8	4018538.30	34994.77	13257.23	48252.00
9	4005281.07	34879.32	13372.68	48252.00
10	3991908.39	34762.87	13489.13	48252.00
11	3978419.26	34645.40	13606.60	48252.00
12	3964812.66	34526.91	13725.09	48252.00
13	3951087.57	34407.39	13844.61	48252.00
14	3937242.96	34286.82	13965.18	48252.00
15	3923277.78	34165.21	14086.79	48252.00
16	3909190.99	34042.54	14209.46	48252.00
17	3894981.53	33918.80	14333.20	48252.00
18	3880648.33	33793.98	14458.02	48252.00
19	3866190.31	33668.07	14583.93	48252.00
20	3851606.38	33541.07	14710.93	48252.00
21	3836895.45	33412.96	14839.04	48252.00
22	3822056.41	33283.74	14968.26	48252.00
23	3807088.15	33153.39	15098.61	48252.00
24	3791989.54	33021.91	15230.09	48252.00
25	3776759.45	32889.28	15362.72	48252.00
26	3761396.73	32755.50	15496.50	48252.00
27	3745900.23	32620.55	15631.45	48252.00
28	3730268.78	32484.42	15767.58	48252.00
29	3714501.20	32347.11	15904.89	48252.00
30	3698596.31	32208.61	16043.39	48252.00
31	3682552.92	32068.90	16183.10	48252.00
32	3666369.82	31927.97	16324.03	48252.00

SAMMAAN CAPITAL

LOAN SANCTION LETTER

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33	3650045.79	31785.82	16466.18	48252.00
34	3633579.61	31642.42	16609.58	48252.00
35	3616970.03	31497.78	16754.22	48252.00
36	3600215.81	31351.88	16900.12	48252.00
37	3583315.69	31204.71	17047.29	48252.00
38	3566268.40	31056.25	17195.75	48252.00
39	3549072.65	30906.51	17345.49	48252.00
40	3531727.16	30755.46	17496.54	48252.00
41	3514230.62	30603.09	17648.91	48252.00
42	3496581.71	30449.40	17802.60	48252.00
43	3478779.11	30294.37	17957.63	48252.00
44	3460821.48	30137.99	18114.01	48252.00
45	3442707.47	29980.24	18271.76	48252.00
46	3424435.71	29821.13	18430.87	48252.00
47	3406004.84	29660.63	18591.37	48252.00
48	3387413.47	29498.73	18753.27	48252.00
49	3368660.20	29335.42	18916.58	48252.00
50	3349743.62	29170.68	19081.32	48252.00
51	3330662.30	29004.52	19247.48	48252.00
52	3311414.82	28836.90	19415.10	48252.00
53	3291999.72	28667.83	19584.17	48252.00
54	3272415.55	28497.29	19754.71	48252.00
55	3252660.84	28325.25	19926.75	48252.00
56	3232734.09	28151.73	20100.27	48252.00
57	3212633.82	27976.69	20275.31	48252.00
58	3192358.51	27800.12	20451.88	48252.00
59	3171906.63	27622.02	20629.98	48252.00
60	3151276.65	27442.37	20809.63	48252.00
61	3130467.02	27261.15	20990.85	48252.00
62	3109476.17	27078.35	21173.65	48252.00
63	3088302.52	26893.97	21358.03	48252.00
64	3066944.49	26707.97	21544.03	48252.00
65	3045400.46	26520.36	21731.64	48252.00
66	3023668.82	26331.12	21920.88	48252.00
67	3001747.94	26140.22	22111.78	48252.00

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68	2979636.16	25947.66	22304.34	48252.00
69	2957331.82	25753.43	22498.57	48252.00
70	2934833.25	25557.51	22694.49	48252.00
71	2912138.76	25359.88	22892.12	48252.00
72	2889246.64	25160.52	23091.48	48252.00
73	2866155.16	24959.43	23292.57	48252.00
74	2842862.59	24756.60	23495.40	48252.00
75	2819367.19	24551.99	23700.01	48252.00
76	2795667.18	24345.60	23906.40	48252.00
77	2771760.78	24137.42	24114.58	48252.00
78	2747646.20	23927.42	24324.58	48252.00
79	2723321.62	23715.59	24536.41	48252.00
80	2698785.21	23501.92	24750.08	48252.00
81	2674035.13	23286.39	24965.61	48252.00
82	2649069.52	23068.98	25183.02	48252.00
83	2623886.50	22849.68	25402.32	48252.00
84	2598484.18	22628.47	25623.53	48252.00
85	2572860.65	22405.33	25846.67	48252.00
86	2547013.98	22180.25	26071.75	48252.00
87	2520942.23	21953.21	26298.79	48252.00
88	2494643.44	21724.19	26527.81	48252.00
89	2468115.63	21493.17	26758.83	48252.00
90	2441356.80	21260.15	26991.85	48252.00
91	2414364.95	21025.09	27226.91	48252.00
92	2387138.04	20787.99	27464.01	48252.00
93	2359674.03	20548.83	27703.17	48252.00
94	2331970.86	20307.58	27944.42	48252.00
95	2304026.44	20064.23	28187.77	48252.00
96	2275838.67	19818.76	28433.24	48252.00
97	2247405.43	19571.16	28680.84	48252.00
98	2218724.59	19321.39	28930.61	48252.00
99	2189793.98	19069.46	29182.54	48252.00
100	2160611.44	18815.32	29436.68	48252.00
101	2131174.76	18558.98	29693.02	48252.00
102	2101481.74	18300.40	29951.60	48252.00

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103	2071530.14	18039.57	30212.43	48252.00
104	2041317.71	17776.48	30475.52	48252.00
105	2010842.19	17511.08	30740.92	48252.00
106	1980101.27	17243.38	31008.62	48252.00
107	1949092.65	16973.35	31278.65	48252.00
108	1917814.00	16700.96	31551.04	48252.00
109	1886262.96	16426.21	31825.79	48252.00
110	1854437.17	16149.06	32102.94	48252.00
111	1822334.23	15869.49	32382.51	48252.00
112	1789951.72	15587.50	32664.50	48252.00
113	1757287.22	15303.04	32948.96	48252.00
114	1724338.26	15016.11	33235.89	48252.00
115	1691102.37	14726.68	33525.32	48252.00
116	1657577.05	14434.73	33817.27	48252.00
117	1623759.78	14140.24	34111.76	48252.00
118	1589648.02	13843.18	34408.82	48252.00
119	1555239.20	13543.54	34708.46	48252.00
120	1520530.74	13241.29	35010.71	48252.00
121	1485520.03	12936.40	35315.60	48252.00
122	1450204.43	12628.86	35623.14	48252.00
123	1414581.29	12318.65	35933.35	48252.00
124	1378647.94	12005.73	36246.27	48252.00
125	1342401.67	11690.08	36561.92	48252.00
126	1305839.75	11371.69	36880.31	48252.00
127	1268959.44	11050.52	37201.48	48252.00
128	1231757.96	10726.56	37525.44	48252.00
129	1194232.52	10399.77	37852.23	48252.00
130	1156380.29	10070.15	38181.85	48252.00
131	1118198.44	9737.64	38514.36	48252.00
132	1079684.08	9402.25	38849.75	48252.00
133	1040834.33	9063.93	39188.07	48252.00
134	1001646.26	8722.67	39529.33	48252.00
135	962116.93	8378.43	39873.57	48252.00
136	922243.36	8031.20	40220.80	48252.00
137	882022.56	7680.95	40571.05	48252.00

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138	841451.51	7327.64	40924.36	48252.00
139	800527.15	6971.26	41280.74	48252.00
140	759246.41	6611.77	41640.23	48252.00
141	717606.18	6249.15	42002.85	48252.00
142	675603.33	5883.38	42368.62	48252.00
143	633234.71	5514.42	42737.58	48252.00
144	590497.13	5142.25	43109.75	48252.00
145	547387.38	4766.83	43485.17	48252.00
146	503902.21	4388.15	43863.85	48252.00
147	460038.36	4006.17	44245.83	48252.00
148	415792.53	3620.86	44631.14	48252.00
149	371161.39	3232.20	45019.80	48252.00
150	326141.59	2840.15	45411.85	48252.00
151	280729.74	2444.69	45807.31	48252.00
152	234922.43	2045.78	46206.22	48252.00
153	188716.21	1643.40	46608.60	48252.00
154	142107.61	1237.52	47014.48	48252.00
155	95093.13	828.10	47423.90	48252.00
156	47669.23	415.12	47669.23	48084.35

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Fee and other charges **Annexure D**

PARTICULARS	Rates / Amount
Pre-disbursement :-	
Processing Fees	Loan Against Property (LAP) -1.25% 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	Loan Against Property INR 5000/
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	Loan Against Property - INR 750/-
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/-

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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	Loan Against Property- 50% 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

The property inspection / valuation charges and other charges incurred on account of recovery and legal enforcement of security can be applied over and above these aforesaid charges

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

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