

Our Reference No.
Name of the Applicant
Address

1391875

LOAN SANCTION LETTER

Date 27-SEP-2026

Phone No.
Name of the Co-Applicant
/Guarantor

MR. VINOD DAL BAHADUR SINGH
34 ROOM NO 3A VAISHNAVI CHAWL SAINATH NAGAR CHANDANSAR ROAD ANANDI
NAGAR VIRAR EAST THANE 401305 MAHARASHTRA INDIA
8828156065
AMANI VINOD SINGH, VIKRAM ANANDA PAWAR

Dear MR. VINOD DAL BAHADUR SINGH

Subject : Your application for HOME LOAN facility from SCL: Our Reference No: 1391875

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

Type of Facility	HOME LOAN			
Purpose of Loan	PROPERTY PURCHASE			
Sanction Amount with Insurance Premium* (Rs.)	2658064			
EMI Amount	Rs. 26534			
Loan Tenure (Months)	300			
Interest Type	AIR			
Rate of interest	11.25 % Per annum			
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -3.35% Margin Current RCLR-14.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 37915			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	25000	592946	29-JUL-2026	SVC CO OP BANK LTD
	1180	102455	15-JUL-2026	SVC CO OP BANK LTD
	11735	102468	28-SEP-2026	SVC CO OP BANK LTD
	Rs. 37915			
Break up of Applicable Fees	Processing Fee		Rs 31365.00 (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. 504, 5TH FLOOR, WING B ACROPOLIS SOCIETY KNOWN AS ACROPOLIS BUILDING A, B & C CHSL, MMRDA LAYOUT, SECTOR 3, OFF DONGARE ROAD S NO. 64 HISSA NO.2 OF VILLAGE DONGARE (OLD VILLAGE NARAGI), TALUKA VASAI & DISTRICT PALGHAR. VIRAR WEST PALGHAR THANE MAHARASHTRA 401303			
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 is not part of this document.

* Insurance is subject matter of solicitation and sanction amount is inclusive of insurance premium of Rs. 108064.00/-.

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. **1391875**Name of the Applicant **MR. VINOD DAL BAHADUR SINGH**Date **27-SEP-2026**Address **34 ROOM NO 3A VAISHNAVI CHAWL SAINATH NAGAR CHANDANSAR ROAD ANANDI
NAGAR VIRAR EAST THANE 401305 MAHARASHTRA INDIA
8828156065**

Phone No.

- 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 1391875

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 As per stamp act applicable stamp duty and government charges of loan amount to be borne by customer and NOI to be done upfront.
- 8 CIBIL to be rechecked at the time of Disbursement if any fresh loan availed loan to be downsized or Cancelled.
- 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 SVC Bank, A/c - 101703130027543
- 11 PL of Rs 119150 POS Rs 65,187 to be closed before disbursement.
- 12 Positive FCI & FCU to be documented.
- 13 Original property documents of the proposed collateral should not be in laminated form.
- 14 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
- 15 Other terms and conditions mentioned overleaf.