

LOAN SANCTION LETTER

Our Reference No. **1390479** Date **27-AUG-2026**

Name of the Applicant **MR. ABDUL REHMAN MUHAMMED USMAN KHAN**

Address **FLAT NO 401 4TH FLOOR I WING M K THAKUR COMPLEX CHS LTD NR SAGAR MARKET
SHILPHATA THANE PO DAWALE THANE 400612 MAHARASHTRA INDIA**

Phone No. **9653409566**

Name of the Co-Applcant **KHAN SHABANA ABDUL REHMAN**
/Guarantor

Dear **MR. ABDUL REHMAN MUHAMMED USMAN KHAN**

Subject : Your application for **HOME LOAN** facility from SCL: Our Reference No: **1390479**

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 PROPERTY - RESIDENTIAL			
Sanction Amount with Insurance Premium* (Rs.)	5200000			
EMI Amount	Rs. 57257			
Loan Tenure (Months)	240			
Interest Type	AIR			
Rate of interest	12.00 % Per annum			
Adjustable Interest Rate(AIR)	RCLR (Retail Commercial Lending Rate) -2.6% Margin Current RCLR-14.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 67910			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	66710	377555	26-AUG-2026	UNION BANK OF INDIA
	1200	274880	04-JUL-2026	UNION BANK OF INDIA.
	Rs. 67910			
Break up of Applicable Fees	Processing Fee		Rs 61360.00 (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 601, 6TH FLOOR, J WING, BUILDING TYPE A, BUILDING NO 2, M.K THAKUR COMPLEX, SOCIETY KNOWN AS M.K THAKUR COMPLEX CHSL, OLD MUMBAI PUNE ROAD, VILLAGE SHILL, MUMBRA THANE MAHARASHTRA 400612			
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. 200000.00/-.

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.