

LOAN SANCTION LETTER

Our Reference No. **1393533** Date **18-SEP-2026**

Name of the Applicant **MRS MONALI SHIRISH GHODKE**

Address **FLAT NO 13, ARCHI PRAIDE APPARTMENT, BHAIKAVNATH NAGAR, PAWARWADI, JAIL ROAD, NASHIK ROAD, NASHIK, PO: NASHIK ROAD, DIST: NASHIK NASHIK 422101 MAHARASHTRA INDIA**

Phone No. **7499933249**

Name of the Co-Applicant **SHIRISH BIHARI GHODKE**
/Guarantor

Dear **MRS MONALI SHIRISH GHODKE**

Subject : Your application for **HOME LOAN** facility from SCL: Our Reference No: **1393533**

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 with Insurance Premium* (Rs.)	1699093			
EMI Amount	Rs. 16397			
Loan Tenure (Months)	240			
Interest Type	AIR			
Rate of interest	10.00 % Per annum			
Adjustable Interest Rate(AIR)	RMLR (Retail Marginal Lending Rate) -2.6% Margin Current RMLR-12.6%			
Sanction Letter Validity	30 days from the date of this offer.			
Total Applicable Fees (including Taxes)	Rs. 16576			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	15396	000011	18-SEP-2026	HDFC BANK LTD
	1180	IB0000788571	28-JUL-2026	ONLINE
	Rs. 16576			
Break up of Applicable Fees	Processing Fee		Rs 10026.00 (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. 13, 4TH FLOOR, ARCHI PRIDE APPARTMENT SURVEY NO. 14/2A/2/2/B/2A (OLD SURVEY NO. 14/2A/2 2B/2/A AND PLOT NO. 02)), MAUJE PANCHANK, TAL DIST. NASHIK-422101 NASHIK MAHARASHTRA 422101			
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. 41093.00/-.

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 1393533

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/distributed 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 Credit card of Amount 15027 and 124971 closed - closure proof required
- 8 End use of Top up to be documented ? Loans Closed from top up proof required
- 9 FI and FCU to be positive
- 10 Credit card of 48K of indusind bank - outstanding less than 12 months proof to be documented
- 11 Application form to be filled properly
- 12 All internal verifications to be positive
- 13 Age at Maturity to be as per norms while disbursal
- 14 24 Salary credited banking to be documented for both
- 15 1000 Rs Short term personal loan as on 10.02.2022 has a overdue of 1000 to be cleared and loan closure proof to be documented
- 16 Fibe Loan closure proof to be documented
- 17 na
- 18 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.
- 19 HDB Finance Personal loan of 1 Lakhs to be closed from top up and closure to be documented
- 20 HDFC credit card of 99999 to be closed from top up closure to be documented
- 21 LTV to be as per SCL norms
- 22 Latest Salary slips and salary credit banking to be documented
- 23 Legal and technical to be positive
- 24 Mahindra finance personal loan of 115000 to be closed from top up closure to be documented
- 25 Navi Finserve loan outstanding less than 12 months proof to be documented
- 26 Navi finserve Personal loan 49500 to be closed from top up - closure to be documented
- 27 OVD to be as per norms
- 28 Repayment to be taken from Salary A/c HDFC Bank Ltd - 50100346794011
- 29 Running Personal Loan of both EMI debit banking required
- 30 Original property documents of the proposed collateral should not be in laminated form.