

LOAN SANCTION LETTER

Our Reference No. **1393249** Date **11-AUG-2026**

Name of the Applicant **MR. VINOD SHRINATH YADAV**

Address **ROOM NO. 582 TALAVALI NAKA MAHENDRA NAGAR RABALE GHANSOLI NAVI MUMBAI THANE 400701 MAHARASHTRA INDIA**

Phone No. **9594883140**

Name of the Co-Applicant **MEERA YADAV**
/Guarantor

Dear **MR. VINOD SHRINATH YADAV**

Subject : Your application for **HOME LOAN** facility from SCL: Our Reference No: **1393249**

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 (Rs.)	2100000			
EMI Amount	Rs. 20963			
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. 28970			
Fees paid/remitted to SCL till date (Non-Refundable)	Amount (Rs.)	Cheque No.	Cheque Date	Drawn On
	27770	393839	17-AUG-2026	KARNATAKA BANK LTD
	1200	075930	24-JUL-2026	CHITNAVISPURA FRIENDS COOP BANK LTD
	Rs. 28970			
Break up of Applicable Fees	Processing Fee		Rs 24780.00 (inclusive of tax)	
	Database Admin Fee		Rs 650.00 (inclusive of tax)	
	Transaction Handling Fee		Rs. 0.00 (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. 203, 2ND FLOOR, E WING, PG VATIKA, NEAR PANVELKAR ESTATE, VILLAGE MANKIVALI BADLAPUR EAST THANE MAHARASHTRA 421503			
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. 0.00/-.

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.

- This letter supersedes any sanction letter issued earlier, with reference to application number 1393249

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400701 MAHARASHTRA INDIA**
Phone No. **9594883140**

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 Positive FCI & FCU to be documented
- 8 Repayment to be taken from Karnataka Bank Ltd - 6352500100030100-
- 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 Original property documents of the proposed collateral should not be in laminated form.
- 11 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
- 12 Other terms and conditions mentioned overleaf.

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400701 MAHARASHTRA INDIA
Phone No. **9594883140**
Our representative **Manoj S Avsare** , phone **+910251-2306932** 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

 **SAMMAAN**
CAPITAL

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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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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-Applciant(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-Applciant(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.

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-Applciant(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.

14. SCL shall not pass on loan & KYC related information of the borrower, except for regulatory requirements like furnishing information to credit bureau, FIU or other to Statutory Bodies.

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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/uploads/downloads/Borrower-Education-Classification-of-Loan-Accounts-as-SMA-NPA-IHFL.pdf>

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/uploads/downloads/list-of-co-lending-partnerships-ibhfl-v2.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/uploads/downloads/borrower-awareness-procedure-for-handover-of-property-documents-v1.pdf>

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.	1393249	Type of Loan	HOME LOAN		
2	Sanctioned Loan amount (in Rupees)			2100000		
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)			300 Months		
5	Instalment details					
Type of instalments		Number of EPIs **	EPI (₹)	Commencement of repayment, post sanction		
Monthly		300	Rs. 20963	10-OCT-26		
6	Interest rate (%) and type (fixed or floating or hybrid)			11.25 % 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: 11.50 %	
				B and/or S	EPI (₹)	No. of EPIs
Retail Commercial Lending Rate (RCLR)	Current - RCLF- 14.6 %	-3.35%	11.25%	Monthly	Scenario 1: Impact on EPI amount with no change in Number of EPIs	
					Rs.21346	300 Months
					Scenario 2: Impact on Number of EPIs with no change in EPI amount	
					Rs. 20963	337 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 24780.00 (inclusive of tax)		
(ii)	Insurance charges			One-time	0.00
(iii)	Legal & Valuation fee	One-time	Rs 3540.00 (inclusive of tax)		
(iv)	Database Admin Fee	One-time	Rs 650.00 (inclusive of tax)		
(v)	Transaction Handling Fee	One-time	Rs. 0.00 (inclusive of tax)		
9	Annual Percentage Rate (APR) (%)11.44				
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment		24% (twenty four percent) per annum on the outstanding of EMI/ Pre-EMI		
(ii)	Penal charges for breach of other term and condition of loan agreement (other than default in payment)		2% (two percent) per annum on the outstanding amount of loan		
(iii)	Foreclosure charges, if applicable		Not Applicable		
(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.
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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

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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: 11-AUG-2026

For Sammaan Capital Limited

LOAN SANCTION LETTER

Our Reference No. **1393249** Date **11-AUG-2026**
Name of the Applicant **MR. VINOD SHRINATH YADAV**
Address **ROOM NO. 582 TALAVALI NAKA MAHENDRA NAGAR RABALE GHANSOLI NAVI MUMBAI THANE
400701 MAHARASHTRA INDIA**
Phone No. **9594883140**

Annexure B

Illustration for computation of APR for Retail and MSME loans

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS template - Part 1)	2100000
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS template - Part 1)	300 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) (SI No. 5 of the KFS template - Part 1)	Monthly Rs. 20963 300.00
c)	No. of instalments for payment of capitalised interest, if any	-
d)	Commencement of repayments, post sanction (SI No. 5 of the KFS template - Part 1)	30 Days
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS template - Part 1)	Floating
4	Rate of Interest (SI No. 6 of the KFS template - Part 1)	11.25
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	4188900
6	Fee/ Charges payable (in Rupees)	28970.00
A	Payable to the RE (SI No.8A of the KFS template-Part 1)	28970.00
B	Payable to third-party routed through RE (SI No.8B of the KFS template - Part 1)	0.00
7	Net disbursed amount (1-6) (in Rupees)	2071030.00
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	6288900.00
9	Annual Percentage rate- Effective annualized interest rate (in percentage) ¹⁰ (SI No.9 of the KFS template-Part 1)	11.44 %
10	Schedule of disbursement as per terms and conditions	Please refer SI 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

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	2100000.00	19687.50	1275.50	20963.00
2	2098724.50	19675.54	1287.46	20963.00
3	2097437.04	19663.47	1299.53	20963.00
4	2096137.51	19651.29	1311.71	20963.00
5	2094825.80	19638.99	1324.01	20963.00
6	2093501.79	19626.58	1336.42	20963.00
7	2092165.37	19614.05	1348.95	20963.00
8	2090816.42	19601.40	1361.60	20963.00
9	2089454.82	19588.64	1374.36	20963.00
10	2088080.46	19575.75	1387.25	20963.00
11	2086693.21	19562.75	1400.25	20963.00
12	2085292.96	19549.62	1413.38	20963.00
13	2083879.58	19536.37	1426.63	20963.00
14	2082452.95	19523.00	1440.00	20963.00
15	2081012.95	19509.50	1453.50	20963.00
16	2079559.45	19495.87	1467.13	20963.00
17	2078092.32	19482.12	1480.88	20963.00
18	2076611.44	19468.23	1494.77	20963.00
19	2075116.67	19454.22	1508.78	20963.00
20	2073607.89	19440.07	1522.93	20963.00
21	2072084.96	19425.80	1537.20	20963.00
22	2070547.76	19411.39	1551.61	20963.00
23	2068996.15	19396.84	1566.16	20963.00
24	2067429.99	19382.16	1580.84	20963.00
25	2065849.15	19367.34	1595.66	20963.00
26	2064253.49	19352.38	1610.62	20963.00
27	2062642.87	19337.28	1625.72	20963.00
28	2061017.15	19322.04	1640.96	20963.00
29	2059376.19	19306.65	1656.35	20963.00
30	2057719.84	19291.12	1671.88	20963.00
31	2056047.96	19275.45	1687.55	20963.00
32	2054360.41	19259.63	1703.37	20963.00

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33	2052657.04	19243.66	1719.34	20963.00
34	2050937.70	19227.54	1735.46	20963.00
35	2049202.24	19211.27	1751.73	20963.00
36	2047450.51	19194.85	1768.15	20963.00
37	2045682.36	19178.27	1784.73	20963.00
38	2043897.63	19161.54	1801.46	20963.00
39	2042096.17	19144.65	1818.35	20963.00
40	2040277.82	19127.60	1835.40	20963.00
41	2038442.42	19110.40	1852.60	20963.00
42	2036589.82	19093.03	1869.97	20963.00
43	2034719.85	19075.50	1887.50	20963.00
44	2032832.35	19057.80	1905.20	20963.00
45	2030927.15	19039.94	1923.06	20963.00
46	2029004.09	19021.91	1941.09	20963.00
47	2027063.00	19003.72	1959.28	20963.00
48	2025103.72	18985.35	1977.65	20963.00
49	2023126.07	18966.81	1996.19	20963.00
50	2021129.88	18948.09	2014.91	20963.00
51	2019114.97	18929.20	2033.80	20963.00
52	2017081.17	18910.14	2052.86	20963.00
53	2015028.31	18890.89	2072.11	20963.00
54	2012956.20	18871.46	2091.54	20963.00
55	2010864.66	18851.86	2111.14	20963.00
56	2008753.52	18832.06	2130.94	20963.00
57	2006622.58	18812.09	2150.91	20963.00
58	2004471.67	18791.92	2171.08	20963.00
59	2002300.59	18771.57	2191.43	20963.00
60	2000109.16	18751.02	2211.98	20963.00
61	1997897.18	18730.29	2232.71	20963.00
62	1995664.47	18709.35	2253.65	20963.00
63	1993410.82	18688.23	2274.77	20963.00
64	1991136.05	18666.90	2296.10	20963.00
65	1988839.95	18645.37	2317.63	20963.00
66	1986522.32	18623.65	2339.35	20963.00
67	1984182.97	18601.72	2361.28	20963.00

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68	1981821.69	18579.58	2383.42	20963.00
69	1979438.27	18557.23	2405.77	20963.00
70	1977032.50	18534.68	2428.32	20963.00
71	1974604.18	18511.91	2451.09	20963.00
72	1972153.09	18488.94	2474.06	20963.00
73	1969679.03	18465.74	2497.26	20963.00
74	1967181.77	18442.33	2520.67	20963.00
75	1964661.10	18418.70	2544.30	20963.00
76	1962116.80	18394.85	2568.15	20963.00
77	1959548.65	18370.77	2592.23	20963.00
78	1956956.42	18346.47	2616.53	20963.00
79	1954339.89	18321.94	2641.06	20963.00
80	1951698.83	18297.18	2665.82	20963.00
81	1949033.01	18272.18	2690.82	20963.00
82	1946342.19	18246.96	2716.04	20963.00
83	1943626.15	18221.50	2741.50	20963.00
84	1940884.65	18195.79	2767.21	20963.00
85	1938117.44	18169.85	2793.15	20963.00
86	1935324.29	18143.67	2819.33	20963.00
87	1932504.96	18117.23	2845.77	20963.00
88	1929659.19	18090.55	2872.45	20963.00
89	1926786.74	18063.63	2899.37	20963.00
90	1923887.37	18036.44	2926.56	20963.00
91	1920960.81	18009.01	2953.99	20963.00
92	1918006.82	17981.31	2981.69	20963.00
93	1915025.13	17953.36	3009.64	20963.00
94	1912015.49	17925.15	3037.85	20963.00
95	1908977.64	17896.67	3066.33	20963.00
96	1905911.31	17867.92	3095.08	20963.00
97	1902816.23	17838.90	3124.10	20963.00
98	1899692.13	17809.61	3153.39	20963.00
99	1896538.74	17780.05	3182.95	20963.00
100	1893355.79	17750.21	3212.79	20963.00
101	1890143.00	17720.09	3242.91	20963.00
102	1886900.09	17689.69	3273.31	20963.00

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103	1883626.78	17659.00	3304.00	20963.00
104	1880322.78	17628.03	3334.97	20963.00
105	1876987.81	17596.76	3366.24	20963.00
106	1873621.57	17565.20	3397.80	20963.00
107	1870223.77	17533.35	3429.65	20963.00
108	1866794.12	17501.19	3461.81	20963.00
109	1863332.31	17468.74	3494.26	20963.00
110	1859838.05	17435.98	3527.02	20963.00
111	1856311.03	17402.92	3560.08	20963.00
112	1852750.95	17369.54	3593.46	20963.00
113	1849157.49	17335.85	3627.15	20963.00
114	1845530.34	17301.85	3661.15	20963.00
115	1841869.19	17267.52	3695.48	20963.00
116	1838173.71	17232.88	3730.12	20963.00
117	1834443.59	17197.91	3765.09	20963.00
118	1830678.50	17162.61	3800.39	20963.00
119	1826878.11	17126.98	3836.02	20963.00
120	1823042.09	17091.02	3871.98	20963.00
121	1819170.11	17054.72	3908.28	20963.00
122	1815261.83	17018.08	3944.92	20963.00
123	1811316.91	16981.10	3981.90	20963.00
124	1807335.01	16943.77	4019.23	20963.00
125	1803315.78	16906.09	4056.91	20963.00
126	1799258.87	16868.05	4094.95	20963.00
127	1795163.92	16829.66	4133.34	20963.00
128	1791030.58	16790.91	4172.09	20963.00
129	1786858.49	16751.80	4211.20	20963.00
130	1782647.29	16712.32	4250.68	20963.00
131	1778396.61	16672.47	4290.53	20963.00
132	1774106.08	16632.24	4330.76	20963.00
133	1769775.32	16591.64	4371.36	20963.00
134	1765403.96	16550.66	4412.34	20963.00
135	1760991.62	16509.30	4453.70	20963.00
136	1756537.92	16467.54	4495.46	20963.00
137	1752042.46	16425.40	4537.60	20963.00

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138	1747504.86	16382.86	4580.14	20963.00
139	1742924.72	16339.92	4623.08	20963.00
140	1738301.64	16296.58	4666.42	20963.00
141	1733635.22	16252.83	4710.17	20963.00
142	1728925.05	16208.67	4754.33	20963.00
143	1724170.72	16164.10	4798.90	20963.00
144	1719371.82	16119.11	4843.89	20963.00
145	1714527.93	16073.70	4889.30	20963.00
146	1709638.63	16027.86	4935.14	20963.00
147	1704703.49	15981.60	4981.40	20963.00
148	1699722.09	15934.89	5028.11	20963.00
149	1694693.98	15887.76	5075.24	20963.00
150	1689618.74	15840.18	5122.82	20963.00
151	1684495.92	15792.15	5170.85	20963.00
152	1679325.07	15743.67	5219.33	20963.00
153	1674105.74	15694.74	5268.26	20963.00
154	1668837.48	15645.35	5317.65	20963.00
155	1663519.83	15595.50	5367.50	20963.00
156	1658152.33	15545.18	5417.82	20963.00
157	1652734.51	15494.39	5468.61	20963.00
158	1647265.90	15443.12	5519.88	20963.00
159	1641746.02	15391.37	5571.63	20963.00
160	1636174.39	15339.13	5623.87	20963.00
161	1630550.52	15286.41	5676.59	20963.00
162	1624873.93	15233.19	5729.81	20963.00
163	1619144.12	15179.48	5783.52	20963.00
164	1613360.60	15125.26	5837.74	20963.00
165	1607522.86	15070.53	5892.47	20963.00
166	1601630.39	15015.28	5947.72	20963.00
167	1595682.67	14959.53	6003.47	20963.00
168	1589679.20	14903.24	6059.76	20963.00
169	1583619.44	14846.43	6116.57	20963.00
170	1577502.87	14789.09	6173.91	20963.00
171	1571328.96	14731.21	6231.79	20963.00
172	1565097.17	14672.79	6290.21	20963.00

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173	1558806.96	14613.82	6349.18	20963.00
174	1552457.78	14554.29	6408.71	20963.00
175	1546049.07	14494.21	6468.79	20963.00
176	1539580.28	14433.57	6529.43	20963.00
177	1533050.85	14372.35	6590.65	20963.00
178	1526460.20	14310.56	6652.44	20963.00
179	1519807.76	14248.20	6714.80	20963.00
180	1513092.96	14185.25	6777.75	20963.00
181	1506315.21	14121.71	6841.29	20963.00
182	1499473.92	14057.57	6905.43	20963.00
183	1492568.49	13992.83	6970.17	20963.00
184	1485598.32	13927.48	7035.52	20963.00
185	1478562.80	13861.53	7101.47	20963.00
186	1471461.33	13794.95	7168.05	20963.00
187	1464293.28	13727.75	7235.25	20963.00
188	1457058.03	13659.92	7303.08	20963.00
189	1449754.95	13591.45	7371.55	20963.00
190	1442383.40	13522.34	7440.66	20963.00
191	1434942.74	13452.59	7510.41	20963.00
192	1427432.33	13382.18	7580.82	20963.00
193	1419851.51	13311.11	7651.89	20963.00
194	1412199.62	13239.37	7723.63	20963.00
195	1404475.99	13166.96	7796.04	20963.00
196	1396679.95	13093.87	7869.13	20963.00
197	1388810.82	13020.10	7942.90	20963.00
198	1380867.92	12945.64	8017.36	20963.00
199	1372850.56	12870.47	8092.53	20963.00
200	1364758.03	12794.61	8168.39	20963.00
201	1356589.64	12718.03	8244.97	20963.00
202	1348344.67	12640.73	8322.27	20963.00
203	1340022.40	12562.71	8400.29	20963.00
204	1331622.11	12483.96	8479.04	20963.00
205	1323143.07	12404.47	8558.53	20963.00
206	1314584.54	12324.23	8638.77	20963.00
207	1305945.77	12243.24	8719.76	20963.00

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208	1297226.01	12161.49	8801.51	20963.00
209	1288424.50	12078.98	8884.02	20963.00
210	1279540.48	11995.69	8967.31	20963.00
211	1270573.17	11911.62	9051.38	20963.00
212	1261521.79	11826.77	9136.23	20963.00
213	1252385.56	11741.11	9221.89	20963.00
214	1243163.67	11654.66	9308.34	20963.00
215	1233855.33	11567.39	9395.61	20963.00
216	1224459.72	11479.31	9483.69	20963.00
217	1214976.03	11390.40	9572.60	20963.00
218	1205403.43	11300.66	9662.34	20963.00
219	1195741.09	11210.07	9752.93	20963.00
220	1185988.16	11118.64	9844.36	20963.00
221	1176143.80	11026.35	9936.65	20963.00
222	1166207.15	10933.19	10029.81	20963.00
223	1156177.34	10839.16	10123.84	20963.00
224	1146053.50	10744.25	10218.75	20963.00
225	1135834.75	10648.45	10314.55	20963.00
226	1125520.20	10551.75	10411.25	20963.00
227	1115108.95	10454.15	10508.85	20963.00
228	1104600.10	10355.63	10607.37	20963.00
229	1093992.73	10256.18	10706.82	20963.00
230	1083285.91	10155.81	10807.19	20963.00
231	1072478.72	10054.49	10908.51	20963.00
232	1061570.21	9952.22	11010.78	20963.00
233	1050559.43	9848.99	11114.01	20963.00
234	1039445.42	9744.80	11218.20	20963.00
235	1028227.22	9639.63	11323.37	20963.00
236	1016903.85	9533.47	11429.53	20963.00
237	1005474.32	9426.32	11536.68	20963.00
238	993937.64	9318.17	11644.83	20963.00
239	982292.81	9209.00	11754.00	20963.00
240	970538.81	9098.80	11864.20	20963.00
241	958674.61	8987.57	11975.43	20963.00
242	946699.18	8875.30	12087.70	20963.00

LOAN SANCTION LETTER

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243	934611.48	8761.98	12201.02	20963.00
244	922410.46	8647.60	12315.40	20963.00
245	910095.06	8532.14	12430.86	20963.00
246	897664.20	8415.60	12547.40	20963.00
247	885116.80	8297.97	12665.03	20963.00
248	872451.77	8179.24	12783.76	20963.00
249	859668.01	8059.39	12903.61	20963.00
250	846764.40	7938.42	13024.58	20963.00
251	833739.82	7816.31	13146.69	20963.00
252	820593.13	7693.06	13269.94	20963.00
253	807323.19	7568.65	13394.35	20963.00
254	793928.84	7443.08	13519.92	20963.00
255	780408.92	7316.33	13646.67	20963.00
256	766762.25	7188.40	13774.60	20963.00
257	752987.65	7059.26	13903.74	20963.00
258	739083.91	6928.91	14034.09	20963.00
259	725049.82	6797.34	14165.66	20963.00
260	710884.16	6664.54	14298.46	20963.00
261	696585.70	6530.49	14432.51	20963.00
262	682153.19	6395.19	14567.81	20963.00
263	667585.38	6258.61	14704.39	20963.00
264	652880.99	6120.76	14842.24	20963.00
265	638038.75	5981.61	14981.39	20963.00
266	623057.36	5841.16	15121.84	20963.00
267	607935.52	5699.40	15263.60	20963.00
268	592671.92	5556.30	15406.70	20963.00
269	577265.22	5411.86	15551.14	20963.00
270	561714.08	5266.07	15696.93	20963.00
271	546017.15	5118.91	15844.09	20963.00
272	530173.06	4970.37	15992.63	20963.00
273	514180.43	4820.44	16142.56	20963.00
274	498037.87	4669.11	16293.89	20963.00
275	481743.98	4516.35	16446.65	20963.00
276	465297.33	4362.16	16600.84	20963.00
277	448696.49	4206.53	16756.47	20963.00

LOAN SANCTION LETTER

Our Reference No. **1393249** Date **11-AUG-2026**
Name of the Applicant **MR. VINOD SHRINATH YADAV**
Address **ROOM NO. 582 TALAVALI NAKA MAHENDRA NAGAR RABALE GHANSOLI NAVI MUMBAI THANE**
400701 MAHARASHTRA INDIA
Phone No. **9594883140**

278	431940.02	4049.44	16913.56	20963.00
279	415026.46	3890.87	17072.13	20963.00
280	397954.33	3730.82	17232.18	20963.00
281	380722.15	3569.27	17393.73	20963.00
282	363328.42	3406.20	17556.80	20963.00
283	345771.62	3241.61	17721.39	20963.00
284	328050.23	3075.47	17887.53	20963.00
285	310162.70	2907.78	18055.22	20963.00
286	292107.48	2738.51	18224.49	20963.00
287	273882.99	2567.65	18395.35	20963.00
288	255487.64	2395.20	18567.80	20963.00
289	236919.84	2221.12	18741.88	20963.00
290	218177.96	2045.42	18917.58	20963.00
291	199260.38	1868.07	19094.93	20963.00
292	180165.45	1689.05	19273.95	20963.00
293	160891.50	1508.36	19454.64	20963.00
294	141436.86	1325.97	19637.03	20963.00
295	121799.83	1141.87	19821.13	20963.00
296	101978.70	956.05	20006.95	20963.00
297	81971.75	768.49	20194.51	20963.00
298	61777.24	579.16	20383.84	20963.00
299	41393.40	388.06	20574.94	20963.00
300	20818.46	144.54	20818.46	20963.00

LOAN SANCTION LETTER

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Name of the Applicant **MR. VINOD SHRINATH YADAV**
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Fee and other charges

Annexure D

PARTICULARS	Rates / Amount
Pre-disbursement :-	
Processing Fees	0.50% 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	Home Loan - INR 3000/-
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	Home Loan - INR 500/-
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/-
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

LOAN SANCTION LETTER

Our Reference No. **1393249** Date **11-AUG-2026**
Name of the Applicant **MR. VINOD SHRINATH YADAV**
Address **ROOM NO. 582 TALAVALI NAKA MAHENDRA NAGAR RABALE GHANSOLI NAVI MUMBAI THANE**
400701 MAHARASHTRA INDIA
Phone No. **9594883140**

NeSL IU Service Charges	As per actuals charged by NeSL
ROI Switch Fee	Home Loan - 25% 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

