

To,
Mr. SATYAPRAKASH SINGH GOKARANSINGH THAKUR
Mrs. HEMLATA SATYAPRAKASH SINGH THAKUR
Mr. RAJVEER GOKARANSINGH THAKUR
B 204 GURUKRUPA APT, CHIKANGHAR HIGHWAY, NEAR SANDEEP HOTEL, KALYAN
WEST, THANE, MAHARASHTRA, KALYAN, 421301

Sub: Your application for a Loan against Property from Fullerton India Credit Co. Ltd.

Thank you for choosing Fullerton India Credit Company Ltd as your financial servicing Partner. Based on your application for the loan and information provided by you, FICCL is willing to consider making available to you a Loan, subject to the following terms and conditions mentioned below and overleaf.

Congratulations and All the best.

Name of the Borrower	Mr. SATYAPRAKASH SINGH GOKARANSINGH THAKUR
Name of the Entity	INDIVIDUAL
Name of the Co-borrower/s	Mrs. HEMLATA SATYAPRAKASH SINGH THAKUR Mr. RAJVEER GOKARANSINGH THAKUR
Name of the Guarantor/s	NA
Facility / Loan Amount Sanctioned	INR - 20,00,000.00 Rupees Twenty Lakh Only (If required, FICCL may also arrange insurance to the Borrower, and provide finance for the premium amount, in which case the Loan amount and EMI shall be increased accordingly) Renovation of flat and shoes well as for investing in business
Purpose of loan	SGRP
Type of Property	Floating Rate of Interest
Type of Interest Rate	FICCL Retail Prime Lending Rate 19.90% minus spread 5.9% = 14% per annum computed with monthly rests. The applicable Rate of Interest is 14% per annum at present.
Rate of Interest	Interest Rate subject to variation pursuant to the terms of the Agreement.)
Loan Tenor	180 Months
Processing Fees	1.50% of the loan amount plus goods and services tax
Application Fees	4200/-
Amount of each EMI	INR 25,966/-
Security	Exclusive Mortgage of the immovable property situated at Address: Flat No. 204 62nd Floor, B Wing, Om Gurukrupa CHSL, Bhornwad, Club Road, Surney No. 15/1, 15/2 of Village Chikanghar, Kalyan West, District - Thane, 421301-421301 KALYAN, MAHARASHTRA, INDIA
Stamping Fees and Charges (if applicable)	NA

Special Conditions (as applicable):

1. Sanction is subject to verification.
2. All Title documents for creation of mortgage to be submitted prior to Final disbursement.
3. Disbursement subject to Compliance of all Processing requirements.
4. Goods and services tax whenever applicable will be charged.
5. Capitalised letter supersedes all Previous Sanction letters.
6. Repayment is to be taken from Bank al Bank ac no: 15520100042517 and ENACH to be done.
7. All other verification reports to be documented.
8. Internal technical team approval to be documented for acceptance of collateral offered for mortgage.
9. Property visit report to be documented.
10. Property Tax Receipt to be documented.
11. Technical concurrence should be positive.
12. CA certified ITR required.

FICCL reserves the rights to withdraw and/or amend any of the terms and conditions hereof (including to reduce or cancel the loan at its sole discretion, in the event of any change in circumstances & subject to clearance of the ownership title to the Collateral offered as security, FICCL shall have the right but not obligation) without any cause to cancel any sanctioned limit undrawn within 90 days from the date of 1st disbursement. This condition will be applicable independent of any other sanction condition. Besides the above, the Loan shall be governed by the General Terms and Conditions given overleaf.

This letter shall form an integral part of the Loan Agreement and other documents to be executed by yourselves and shall be governed by the terms & conditions as contained in the Loan Agreement.

This offer is valid for Thirty (30) days from the date of this letter. This offer may be accepted by you by signing on the duplicate copy of this letter and returning it to FICCL on or before 12th Nov 2022.

For Fullerton India Credit Co. Ltd.

The above letter and its contents are acceptable to me/us
Borrower's Sign
Co-Borrower 1 Sign
Co-Borrower 2 Sign

Authorized Signatory
Date :

Fullerton India Credit Company Limited

State Office : 3rd Floor, Western Wing, Office No:-301 & 315

Nyati Corporate Park, CTS No:-1995 and CTS No:-1996B

Nagar Road, Yerwada, Pune - 411 006, Maharashtra

Toll Free No: 1800 103 6001

Email: namaste@fullertonindia.com | Website: www.fullertonindia.com

CIN number: U65191TN1994PLC079235 | IRDAI COR No : CA0098

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165,
Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu