

**BAJAJ  
FINSERV**

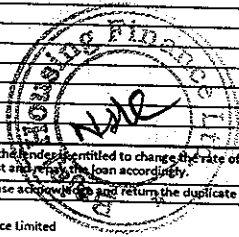
|      |                                                            |
|------|------------------------------------------------------------|
| BHFL | Sanction Date : 30-Dec-2020                                |
|      | Sanction Terms Ref no. : H400HLP0423605 - 22-10-20/FY20-21 |

Application No. : H400HLP0423605  
 Date : 30-Dec-2020  
 Primary Applicant : SUMMIT SALES LLP  
 Co-Applicant 1 : MODI HOUSING PVT LTD  
 Co-Applicant 2 : MODI PROPERTIES PVT LTD  
 Co-Applicant 3 : SOHAM MODI  
 Co-Applicant 4 : TEJAL SOHAM MODI  
 Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003  
 Phone No. :  
 Mobile No. : 9849349373

Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('BHFL')

Dear Sir/Madam,  
 We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.  
 With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

|                                                                        |                                                                                                                                        |                                                 |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Loan Type                                                              | Loan Against                                                                                                                           | Flexi Hybrid Loan                               |
| Type of Transaction                                                    | Fresh                                                                                                                                  | Nature of Loan : Fresh                          |
| Sanction Amount Limit                                                  | Rs. 3750000                                                                                                                            |                                                 |
| Insurance Amount (incl. in sanction amount limit)                      | Rs. 0                                                                                                                                  |                                                 |
| BHFL Floating Reference Rate (BHFL FRR)                                | Per Annum                                                                                                                              | Interest Type : Floating Rate of Interest       |
| Rate of Interest                                                       | BHFL FRR (as applicable at the time of disbursement)                                                                                   | Periodicity of Interest Application: Monthly    |
| Equated Monthly Installment (EMI)                                      | Rs. 50601                                                                                                                              | Currently : 10.50%                              |
| Loan Tenor                                                             | 120 Months                                                                                                                             |                                                 |
| Scheme (Flexi Term Loan only)                                          | 0                                                                                                                                      |                                                 |
| EMI during Flexi Interest-only Loan Tenure*                            | Rs. 32813                                                                                                                              |                                                 |
| Flexi Interest-only Loan Tenure                                        | 24 Months                                                                                                                              |                                                 |
| EMI during Flexi Term Loan Tenure**                                    | Rs. 50601                                                                                                                              |                                                 |
| Flexi Term Loan Tenure                                                 | 96 Months                                                                                                                              |                                                 |
| Flexi Hybrid Loan Total Tenure                                         | 120 Months                                                                                                                             |                                                 |
| EMI Option                                                             | EMI on Disbursed Amount                                                                                                                |                                                 |
| Rate Guarantee opted*                                                  | No                                                                                                                                     |                                                 |
| VAS Packages                                                           |                                                                                                                                        |                                                 |
| VAS Charges (incl. in the sanctioned amount limit)                     | Rs. -                                                                                                                                  | Including 18% GST Rs. 0                         |
| Elite Card                                                             | #N/A                                                                                                                                   | Mode of Payment : 0                             |
| AAA                                                                    | None                                                                                                                                   | #N/A                                            |
| Total Processing Fees (Inclusive of GST)                               | Rs. 66,375                                                                                                                             | (P.F. 1.50% + 18% GST)                          |
| - Upfront Fees Paid (non refundable)                                   | Rs. 0                                                                                                                                  | (Including 18% GST)                             |
| - Commitment fees (non refundable)                                     | Rs. 0                                                                                                                                  | (Including 18% GST)                             |
| - Annual Fees (to be paid annually)***                                 | Rs. 11063                                                                                                                              | (Including 18% GST)                             |
| - Balance fee payable at the time of disbursement                      | Rs. 66375                                                                                                                              | 0.25% of drop line amount (For Flexi Term Loan) |
| Sanction Letter Validity                                               | 60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)              |                                                 |
| Review of Interest Rate                                                | Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited |                                                 |
| Property Address                                                       | Flat No.992B, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist                |                                                 |
| Special Conditions (As applicable)                                     |                                                                                                                                        |                                                 |
| 1. LTV as per Bajaj Housing Finance Limited norms.                     |                                                                                                                                        |                                                 |
| 2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms. |                                                                                                                                        |                                                 |



I/We understand that the lender is entitled to change the rate of interest applicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and shall pay the loan accordingly.  
 We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,  
 For Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

Authorized Signatory

Designation:

Date:

\*EMI amount mentioned above is considering full loan amount utilisation

\*\*During your loan tenor, the Rate of Interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types.

Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

\*\*\*EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI Holiday period is not an interest free period and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amortized over balance tenor of the loan under EMI Holiday scheme. No prepayment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

\* Processing Fees for sanctioned loan amount under PMAY CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount - Subsidized Loan Amount)\* (PF % as mutually decided + any applicable taxes)]. Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, UG, MIG I & MIG II category respectively.

2nd Floor, #203, Office No. 3A & 3B, Aditya Trade Center, Above passport office,  
 Ameerpet, Hyderabad, Telangana - 500038, India  
 Corporate Office: Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar,  
 Pune - 411 014  
 Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No.  
 L65910MH1987PLC042961

www.bajajfinserv.in



( Primary Applicant ) ( Co - Applicant 1 ) ( Co - Applicant 2 ) ( Co - Applicant 3 )