

SANCTION LETTER

DATE: _____

DEAL NO: _____

Borrowers Name: _____

Borrowers Address: _____

Dear Customer,

We thank you for choosing Capri Global Housing Finance Ltd (CGHFL). We are pleased to provide you an in-principle sanction as per the terms & conditions mentioned below and overleaf.

| Type of Loan | |
|--|--|
| Loan Amount Sanctioned | |
| VAS (Value added Services)/Insurance Premium included in Loan Amount above | |
| Interest Rate Type | |
| Reference Rate (RR) | |
| Spread (+/-) | |
| Rate of interest (ROI) | |
| Loan Tenor (in months) | |
| Amount Of Each Instalment On Monthly Rest | |
| Application Fees Paid(IMD) | |
| Processing Fees Payable | |
| CERSAI Charges | |
| Other Charges* | |
| Total Charges Payable | |
| End use of loan | |
| Purpose of the loan | |
| Property Address | |

*Other Charges include (if applicable): Legal Handling Charges of Rs 1,500/- payable at the time of disbursement in case of Balance Transfer or Resale/ Allotment transfer cases.

*Annualized Rate of Interest is 15.21% (Rate of Interest is calculated in annualized manner as per master direction of RBI vide DNBR. PD.008/03.10.119/2016-17 September 01, 2016).

*Default Interest Rate/Penal Charges to be 30% p.a. on the Outstanding Dues + GST at any time during the tenor of loan.

You have opted for Value added Services/Insurance Premium of Rs _____/. Issuance of insurance terms is the sole discretion of Insurance Company.

All Fees, Charges & Insurance Premium mentioned above is inclusive of Goods and Service Tax as applicable.

Semi-Fixed: ROI is fixed for first 36 months, and Floating from 37th month.

Floating ROI = RR (Plus or minus) Spread

Please acknowledge receipt of this Sanction Letter and return a copy duly signed as token of your acceptance of the terms & conditions. Kindly use the Deal no. _____ in all your further communications with us. Should you require any clarifications on the contents of this letter or any assistance, please feel free to contact your Branch Manager/ RSM _____ at _____ or email at _____. Your Branch address is _____.

Thanking You

Accepted :

FOR Capri Global Housing Finance Ltd

Special Conditions:

Accepted :

(All Borrowers Signature)


Capri Global Housing Finance Ltd
(CIN: U65990MH2006PLC161153)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013
Toll Free: 1800 102 1021 | carehl@caprihomeloans.com | www.caprihomeloans.com

Terms & Conditions

1. This offer shall be valid for acceptance for 30 days from the date of this Sanction Letter, subject to compliance of all sanction conditions, including but not limited to payment of application fees/IMD(nonrefundable), other charges and all approval terms.
2. The Sanction is in any case conditional, on there being no material adverse change in the financial condition of the Borrower. Without limitation, this shall include a loss/change in job/ profession etc. as also any change in any information stated in the application.
3. The loan amount will be disbursed on demand in lump sum or in suitable periodic instalments as may be decided by Capri Global Housing Finance Ltd (CGHFL) considering the need and request of the applicants based on terms of the application, as the case may be, as determined by Capri Global Housing Finance Ltd (CGHFL) & not necessarily as per terms of the Applicant's agreement with the builder/contractor.
4. Capri Global Housing Finance Ltd (CGHFL) reserves the right to withhold or withdraw the loan sanctioned or any part thereof as its sole discretion without assigning any reason for the same.
5. The Loan Agreement documents once executed supersedes this Sanction Letter. This Sanction Letter supersedes any Sanction Letter issued.
6. The rate of interest applicable to the loan shall be as prevailing on the date of disbursement and as stated in the Loan Agreement.

Applicable interest rate is a summation/ difference of the Long Term Reference Rate (LIRR) and spread at the time of origination & thereafter. The spread between the Long Term Reference Rate (LIRR) and your adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs, etc. CGHFL follows risk based pricing approach by taking into account, broad parameters like borrower's credit profile and collateral type. Applicable interest rate is a function of company's cost of funds and prevailing market rates at the time of sanction.

7. Capri Global Housing Finance Ltd (CGHFL) Floating Interest Rate shall mean and include variable/ adjustable rate of interest with reference to the CGHFL Long Term Reference Rate (LIRR) (as applicable) of Capri Global Housing Finance Ltd (CGHFL) together with spread, if any, as specified by Capri Global Housing Finance Ltd (CGHFL) on the date of disbursement and on the beginning of first month of next quarter, in which CGHFL LIRR is changed.
8. Capri Global Housing Finance Ltd (CGHFL) Semi- Fixed Interest Rate shall mean and include the fixed rate of interest specified for the fixed period specified in this sanction letter & after expiry of the said fixed period, the variable/ adjustable rate of interest with reference to the Spread(+/-)(as applicable) of Capri Global Housing Finance Ltd (CGHFL) together with spread, if any, as specified by Capri Global Housing Finance Ltd (CGHFL) on the date of disbursement and on the beginning of first month of next quarter, in which CGHFL LIRR is changed.
9. Reference Rate (RR) shall mean and include the CGHFL Reference Rate (RR) of Capri Global Housing Finance Ltd (CGHFL) being offered by Capri Global Housing Finance Ltd (CGHFL) and agreed by Applicants, more particularly referred in this Sanction Letter.
10. Repayment of loan amount will be through instalments/ EMI's comprising of principal and/or interest and payable always through the electronic mode of NACH and/or as formulated by RBI from time to time.
11. All documentary proof of age, residence, income documents, chain of documents to the title of the property to be furnished to the satisfaction of Capri Global Housing Finance Ltd (CGHFL).
12. Documents as specified by Capri Global Housing Finance Ltd (CGHFL) to be executed by the borrower. Disbursement of loan is subject to Legal and Technical clearance of the collateral and all other verifications to the satisfaction of Capri Global Housing Finance Ltd (CGHFL). Collateral provided by the applicant should be in compliance with terms of the loan facility & shall have a clear and marketable title free from all encumbrances.
13. Capri Global Housing Finance Ltd (CGHFL) has sanctioned the loan 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, Capri Global Housing Finance Ltd (CGHFL) reserves the right to modify the amount sanctioned at the sole discretion of Capri Global Housing Finance Ltd (CGHFL).
14. Capri Global Housing Finance Ltd (CGHFL) recommends all its borrowers to insure the loan against any unforeseen eventuality and also finance such Single premium Life Insurance.
15. The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and Most Important Terms and conditions (MITC) & the Applicant/s confirms that he/ she/ they has/ have pursued and understood the same. With respect to applicability of prepayment & other charges, the charges as per the latest MITC will be applicable to the customer at the time of levy of charges. For details/ MITC, please refer our official web site: <http://www.caprihomeloans.com>.
16. The Applicant/s agree to provide details to Capri Global Housing Finance Ltd (CGHFL), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The borrower/s confirm that he/she/they are the beneficial owner of the property mortgaged in favor of Capri Global Housing Finance Ltd (CGHFL) as a security.
17. The borrower company will not induct on its Board any person whose name appears in Willful Defaulters list and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of that person from its Board.
18. Acceptance of this letter is a confirmation that, the applicant has read and understood the contents as mentioned aforesaid and it also confirms that the applicant has not been promises any free gifts/discounts or any other commitment whatsoever which is not documented in the loan agreement with CGHFL. It is further confirmed that no cash/ bearer cheque has been collected from the applicant with respect to the loan.
19. This sanction letter will stand revoked and cancelled if:
 - i. There is any material change in the opinion of the company and the basis of which the loan has, in principal, been sanctioned.
 - ii. Any material fact concerning your income, employment or ability to repay, or any other relevant aspect of your proposal for loan is suppressed, concealed not made known to us.
 - iii. Any statement made in the application or otherwise is found to be misleading, incorrect or untrue.
 - iv. Unsatisfactory track record in respect of any other finance facility availed by the applicant/s.
 - v. If the borrower fails to submit the documents as required by Capri Global Housing Finance Ltd (CGHFL) within specified time.
 - vi. Any other reason whatsoever, at sole discretion of Capri Global Housing Finance Ltd (CGHFL).
20. If Borrower request for transfer of loan account , the consent or otherwise, i.e. objection of the Company, if any, shall be conveyed to Borrower within 21 days from the date of receipt of request.
21. That it has been agreed and understood by the customer that the language of all future communications shall be in "English".
22. Return of original documents on closure/ transfer of loan - 30 days from date of closure; documents shall be collected from the branch address mentioned above.

In addition to the above, the sanction is subject to standard terms & conditions, according to company rules/ policies as applicable from time to time. All applicable taxes, duties & levies would be additionally charged as per law.

23. You could be eligible for an interest subsidy on your home loan under the Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0). Interest subsidy benefit of up to ₹1.80 lakh can be availed subject to eligibility under the Scheme. Please refer to the link <https://www.caprihomeloans.com/products/pmay-2.0> as mentioned in our company website for further details on how to avail the Interest Subsidy benefit. Alternatively you can contact your Relationship Manager XYZ at #(Mobile Number) for guidance to avail the Subsidy.

Accepted :

(All Borrowers Signature)

Capri Global Housing Finance Ltd
(CIN: U65990MH2006PLC161153)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013
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