

**11. Pre-EMI Interest :**

Option for a one-time option to capitalise pre-EMI interest*	The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable card rates (worked out on the presumption that the loan is disbursed in lump sum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/ Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at
Option for servicing of pre-EMI interest*	Please tender post dated cheques drawn at monthly intervals for servicing of the amount of pre-EMI interest during the moratorium period.

(\* score off whichever is not applicable)

**12. Disbursement :**

The loan will be disbursed only on the following conditions :

- Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank.
- All the security documents prescribed have been executed by you/co-applicant/guarantor(s)
- The loan will be disbursed as under : (applicable where loans for construction is desired or purchase is through payment in instalments)

Stage                      Amount (Rs.)

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13. The Bank reserves the right to collect any tax if levied by the State/Central Government and other Authorities in respect of this transaction.

Yours faithfully,

*[Signature]*  
Asst. General Manager/Chief Manager/Branch Manager

**Received the original.** I/We, undersigned agree to the terms and conditions as set out in this /we have opted for (i) \*servicing of Pre-EMI interest or (ii) \* capitalization of pre-EMI interest wish to avail\* / do not wish to avail\* loan for funding of premium of Home Loan insurance cover

Borrower(s) *Shweta Srivastava*

Date *30/11/11*

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

Guarantor(s)

Date *30/11/11*

*[Signature]*

*श्रीमती उषा श्रीवास्तव*

VERIFIED WITH ORIGINAL  
State Bank of India  
BRANCH MANAGER

