

BRANCH MANAGER

Date: 29/06/27



Sanction letter acknowledged annexures received by Borrower/Co-borrower:

Sno.	Name	Signature & Date
1.	Mrs.SHIPRA SINGH	<i>Shipra Singh</i> 29/06/27
2.		

We also acknowledge the receipt and note the contents thereof by Guarantor:

Sno.	Name	Signature & Date
1.		

ANNEXURE-I

Applicable charges to be borne by the Borrower:

1. Fees for Due Diligence Rs. 1180 (paid in cash/debited in account)
2. CIC Charges Rs.118 (paid in cash/debited in account)
3. CERSAI Charges Rs118 (paid in cash/debited in account)
4. Processing Charges Rs0. (paid in cash/debited in account/waived)
5. Documentation charges Rs (paid in cash/debited in account/waived)
6. Stamp Duty for mortgage paid Rs10000
7. Advocate fees for LSR Rs6600 (debited to account)
8. Valuers fees for Valuation Report if any, Rs.3500 (debited to account)
9. API Integration Charges Rs81 will be recovered

Bank shall also charge a penalty, the rate of which will be as per the discretion of bank from time to time for every Bounced Cheque / ECS / SI for any reason whatsoever in addition to the enhanced RoI as applicable.

Any other charges as per Scheme Circular / Service Charges circular of the bank will be recovered.

Note: The above charges are exclusive of GST / Any other Tax / Applicable cess from time to time and therefore GST / Any other applicable Tax / Applicable cess from time to time will be recovered additionally.

ANNEXURE-II

SCHEME CONDITIONS:

- 1 The loan amount should be utilized for the purpose for which it is sanctioned. Any increase in the project cost is to be borne by you from your own sources.
- 2 The house must be constructed as per sanctioned plan and for residential purpose only. After the construction is completed, you have to produce an affidavit-cum-undertaking that the built up property has been constructed as per the sanctioned plan and/or building bye-laws, otherwise the bank has authority to recall the entire loan with interest, cost and other usual bank charges.
- 3 In case of purchase of Home/Flat, Payment will be directly made to the seller/ builder by crossed demand draft/bankers cheque/Electronic transfer by debiting the loan account.
- 4 As the rate of interest stipulated is of floating in nature, the rate of interest will be automatically changed as per rates announced from time to time whether change is in RBLR/ REPO ROI or spread or both. The EMI shall remain same during loan period but tenor of loan shall vary according to change in rate of Interest. Borrower shall be deemed to have notice of change in RoI, when the change are notified at / displayed at the notice board of branch / Published in newspaper/ website of the bank or made through the statement of account / Passbook.
- 5 Before disbursement of the loan you have to submit all the originals of the documents as mentioned in LSR and held by you/vendor, without which no disbursement will be made.
- 6 Equitable mortgage/MOD is to be registered with the concerned sub-registrar office wherever required at your cost.
- 7 The house / flat should be *comprehensively* insured (preferably through Bank's channel partner) with the bank's clause for the full market value of the house and for the full tenure of the loan sanctioned against all types of Risks including Fire, Riots, Natural calamities like Flood, Earth quake, etc. The Insurance Policy would be deposited with the bank and the premium receipts should be produced during Inspection. Premium is to be paid by the borrower. It will be the sole responsibility of the borrower to ensure that the insurance policy in respect of the asset charged to bank remains valid till all the dues of the bank are repaid. The bank shall not be liable for any consequences arising from Non-Renewal of insurance in any year even if the bank has in any previous year has renewed the insurance of the mortgaged assets by debiting the borrower's account for the failure of the borrower to renew the insurance policy.
- 8 Pro rata margin will have to be brought in by you at every stage of disbursement.
- 9 You have to submit the bills / invoices for our record in addition to certificate from architect / Chartered Accountant.
- 10 An affidavit cum undertaking should be obtained from the applicants that they shall not violate the sanctioned plan as approved by competent authority. It shall be the sole responsibility of the applicants to obtain completion certificate within 3 (three) months