

LETTER OF SANCTION TO THE BORROWER

BOB/ADV/

Place: Kanpur

Date : 10/03/2017

To

Mr. BRIJESH SINGH,
Mrs. KALPANA II,
B-301, DOCTORS TRANSIT HOSTEL
SAIFAI
SAIFAI
Uttar Pradesh
206001

Dear Sir,

RE: Your request for Baroda Home Loan Limit of Rs. 4000000

With reference to your application/letter of 10/03/2017, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under :

TERMS AND CONDITIONS

PURPOSE OF LOAN	: FOR PURCHASE OF KDA FLAT
FACILITY	: Term Loan Under Baroda Home Loan
TOTAL COST	: Rs. 5830000
LIMIT	: Rs. 4000000
MARGIN	: 31.39 %
RATE OF INTEREST	: Under Floating option, 0.50 % above 1 YEAR MCLR + Strategic Premium per annum with monthly rests. i.e., applicable rate is 8.85 % (at present), being 1 YEAR MCLR is 8.35 % and Strategic Premium is 0 %
TOTAL PERIOD	: 240 months
REPAYMENT	: Repayable in 240 Monthly Installments
EMI	: Rs. 35604
COMMENCING FROM	: EMI STARTS FROM NEXT MONTH OF DISBURSEMENT
DOCUMENTATION CHARGES	: Rs. 0.00
PROCESSING CHARGES	: Rs. 14375.00
PROCESSING FEE (MISC. CHARGES)	: Rs.0.00
LOCATION (In case of Housing Loans)	: PROPERTY NO I-304, BLOCK I, 3RD FLOOR

patpans
Major Sirs



04/02

KDA SIGNATURE GREENS, VIKAS NAGAR

KANPUR

UP

208001

NAME OF GUARANTOR

: NOT APPLICABLE

DISBURSEMENT

: 1. After opening a term loan a/c in the name of applicants, Branch should recover stipulated margin at the time of disbursement. 2. For purchase of flat disbursement is made directly by Banker's Cheque drawn in favour of Kanpur Development Authority

SECURITIES :PRIMARY

Equitable mortgage of House/Flat bearing Survey No. located at PROPERTY NO I-304, BLOCK I, 3RD FLOOR KDA SIGNATURE GREENS, VIKAS NAGAR, KANPUR, UP - 208001, belonging to DR BRIJESH SINGH S/O LATE RAM PRASAD

COLLATERAL:

NOT APPLICABLE

SECURITY DOCUMENTS

- 1) Term loan agreement (ldoc23_a)
- 2) Title clearnace certificate (Misc)
- 3) Memorandum of Entry (In case of Mortgage of Individuals property (ldoc90 A)
- 4) Valuation report of house property from Banks approved valuer/Govt. valuer. (Misc)
- 5) Attestation Memo (ldoc1)
- 6) Letter of Installment with Acceleration Clause (ldoc57)
- 7) Letter of confirmation of Mortgage. (LDOC 90 D)
- 8) Attendance Sheet For creation of Mortgage
- 9) Declaration Cum Undertaking Cum Authority
- 10) Declaration in the matter of mortgage by deposit of title deed of immovable (Ind. propert) (LDOC 90C)
- 11) Annexure - I
- 12) Stamped Undertaking for creation of Equitable Mortagage soon after execution of Sale Deed
- 13) Tri-partite Agreement
- 14) Undertaking - cum -Declaration. (LDOC 138)

OTHER CONDITIONS

- 1) LIEN NOTING HAS TO BE DONE BY BRANCH IN RECORDS OF KDA

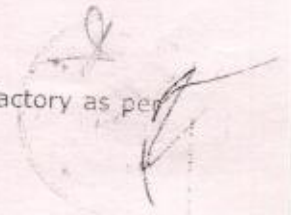


~~Signature~~
Brijesh Singh

04/03

- 2) The Rate of Interest will be reviewed annually at the time of review of the account. The Rate of Interest will be revised based on the Bureau score of the borrower and the applicable spread over one year MCLR in force at the time of review.
- 3) Penal interest @ 2% p.a. will be charged for non - payment / delayed payment on overdue amount.
- 4) Borrower to ensure that Bank's lien is noted over the flat/house in society's record.
- 5) Unified Processing charges at the rate prescribed by the Bank and Service Tax and Education - Cess thereon as prescribed by Government of India will be borne by the borrower.
- 6) Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment / settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower.
- 7) Borrower to bear the advocate's fee for legal opinion and Architect's / Valuer's fee for certificate /valuation of the property, if any.
- 8) Bank will have right to carry out inspection of flat / house and the charges thereof will be borne by the borrower.
- 9) Borrower to bear escalations in the cost of flat / house if any from his / her own sources.
- 10) Borrower to submit Share Certificate issued by the society duly transferred in his / her name.
- 11) Borrower to submit original copy of agreement for sale/sale deed along with registration fee receipt in original issued by the Sub Registrar of Assurance and original receipt for stamp duty paid to be lodged with the Bank.
- 12) Borrower to submit original receipt for payment made to the Seller / Builder.
- 13) Borrower to submit duly acknowledged letter of authority addressed to the Sub Registrar of Assurances requesting him to send the original agreement of sale /sale deed directly to the Bank as and when registered.
- 14) Mandate for recovery of EMIs through ECS to be executed by the Borrower.
- 15) This sanction is valid for four months only.
- 16) Borrower to give an affidavit - cum - undertaking stating that the built up property has been constructed as per the sanctioned plan and / or building bye-laws.
- 17) Borrower to submit a copy of completion certificate issued by the competent authority.
- 18) Home Loan rates are linked to ONE YEAR MCLR of the Bank and therefore, the same shall undergo change as and when Bank revise the ONE YEAR MCLR . Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of Home Loan does not go beyond the maximum period permissible under Home Loans as per guidelines.
- 19) Personal Accidental Insurance will be available to borrowers/co-borrowers as per Master Group Personal Accident Policy obtained by Bank from National Insurance Company Ltd. However insurance cover for the property against fire and other perils is to be obtained invariably at the cost of borrower.
- 20) Bank reserves the right to recall the concessions if account is not conducted satisfactory as per

[Signature]
B. S. Sengupta



04/04

stipulated terms of sanction.

21) The MCLR prevailing on the date of disbursement will be applicable till the next reset date i.e. one year, irrespective of the changes in the MCLR during the interim period

22) Rate of Interest shall undergo change based on the Bureau Score of the borrower/s and the applicable spread over MCLR- 1 Year in force at the time of review of the account.

23) Rate of Interest is linked to One Year MCLR of the Bank

24) Rate of Interest shall be reset on annual basis.

the facility is granted to you for a period of 240 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility.

Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be/ is likely to be prejudicially affected by such continuation or disbursements.

If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable/accepted the terms and conditions of sanction.

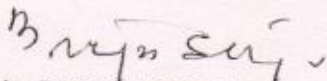
Yours faithfully,



Branch Manager

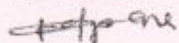


Accepted



(Mr. BRIJESH SINGH)

[Borrower]



(Mrs. KALPANA II)

[Co-Borrower]

04/05

IV

बैंक ऑफ बड़ौदा

आवेदक की प्रति

शाखा: बिरहाना, कानपुर

कानपुर विकास प्राधिकरण

A/C No. 005100026492

Property Code: 16122103

दिनांक: 10/03/12

Property ID: 334

भूखण्ड संख्या: I-304
 योजना का नाम: KDA Signature Greens
 योजना का कोड: Block I - 3BHK
 आंबंटी का नाम: Dr. Brijesh Singh
 पता: Voms Saijai Etawa UP
 Etawa

मो0 नं0 :

<input type="checkbox"/>	Heads	Amount
<input type="checkbox"/>	Registration Money (Applicant)	
<input type="checkbox"/>	Sale Consideration/Instalment of Building	41,10,150/-
<input type="checkbox"/>	Sale Consideration/Instalment of Plot	
<input type="checkbox"/>	Intt/Penal Intt on Inst. of Plot/Build	
<input type="checkbox"/>	Free Hold Charges	
<input type="checkbox"/>	Mutation Fee	
<input type="checkbox"/>	Lease Rent	

धनराशि(शब्दों में) Forty one Lakh ten thousands

One hundred fifty Only /-

नगद ड्राफ्ट संख्या 94708

ड्राफ्ट क्लियरिंग दिनांक 18/03/12

निर्गत बैंक Bank of Baroda

DD/PO Clearing date :

Rajiv Sin J.

रोकडिया

जमाकर्ता के हस्ताक्षर

नोट-कृपया चेक के पीछे अपना नाम, मो0 नं0, बालान नं0, खाला नं0 जो चलान पर लिखा है लिखें।

