



ऋणकर्ता को मंजूरी पत्र

संदर्भ - Retail-00001583978-LMS स्थान - GOMATI NAGAR EXTENSION - LUCKNOW  
दिनांक- 14-11-2022

प्रति,  
MR. DEVENDRA KUMAR  
& MRS. ANJALEE .  
H NO 53 V TH FLOOR , JUDGES COLONY ,  
GORAKHPUR , JUDGES COLONY ,  
GORAKHPUR ,  
GORAKHPUR , GORAKHPUR  
UTTAR PRADESH - INDIA . 273001

प्रिय महोदय/ महोदया,

विषय : बड़ौदा गृह ऋण - Baroda Home Loan के लिए आपका रु. **89,75,000.00/-** का अनुरोध.

आपके आवेदन पत्र दिनांक 10-11-2022 के संदर्भ में हम सहर्ष सूचित करते हैं कि निम्न नियम व शर्तों के अधीन आपको उपरोक्त ऋण सुविधा प्रदान की गई है

उत्पाद का नाम : बड़ौदा गृह ऋण  
ऋण का उद्देश्य : भूखंड की खरीद एवं गृह निर्माण  
विशेष योजना का नाम : Baroda Home Loan  
सुविधा : Term Loan  
कुल लागत : रु. 1,02,00,000.00  
अनुरोध की गई सीमा : रु. 89,75,000.00/-  
स्वीकार्य सीमा : रु. 89,75,000.00/-  
बीमा प्रीमियम राशि : NA  
वास्तविक मार्जिन : 12.01 %  
उपलब्ध ब्याज दर **8.90%** वार्षिक है, जो कि अग्रलिखित का योग है  
भारि. बैंक रेपो दर : **5.90** %  
(वर्तमान में) ,  
मार्क अप : **2.60** % (वर्तमान में) ,  
क्रेडिट स्प्रेड : **0.35%** (वर्तमान में) ,  
and Risk Premium of **0.05** %  
(at present),  
ब्याज का भुगतान मासिक अंतराल पर किया जाएगा. बैंक को मासिक आ धार पर ब्याज दर (उपरोक्त में से किसी भी संघटक को शामिल करते हुए) पुनर्निर्धारित करने का अधिकार होगा.

कुल अवधि	:270 महीने
ऋण स्थगन	:0
समान मासिक किस्तों में चुकता किया जाना है	:270महीनों से Equated Monthly Installment भुगतान
(इएमआई) देय	:रु. 77,042.00/-
चुकोती आरंभ	:
प्रोसेसिंग शुल्क	:रु. 0.00/-
अपफ्रंट शुल्क	:रु. 10,030.00 /-
विचलन शुल्क	:रु. 1,770.00 /-
	:1. Disbursement to be made after compliance of all terms and conditions of sanction and obtaining complete set of documents, Vetting of the document and obtaining undertaking to create equitable mortgage. 2. Disbursement of purchase of Plot along with balance of margin from borrower is to be done directly to the seller/Builder after obtaining demand letter as per Agreement to sale vide dated on 22.10.2022 in form of a/c payee banker cheque (HANDOVER ONLY XEROX COPY OF BANKERS CHEQUE /DEMAND DRAFT) for execution of sale deed. 3. Branch to obtain original registered sale deed along with all documents mention in TCR at the time of handing over original banker cheque and then branch to Create equitable mortgage as per banks extant guidelines AND ensuring noting of our bank charge with CERSAI and with SRO. 4. After Creation of mortgage, Branch to do pre-inspection of the proposed property and to ensure the genuineness of the proposed property, subsequently branch to obtain construction permission along with Approved MAP from competent Authority. Disbursement of loan amount for construction work stage wise as per the Vetted Construction Estimate Dt: 05.11.2022 will be made directly to the contractor/vendor
संवितरण :	

after verification of Bills / money receipts etc. or certificate issued by approved valuer /architect certifying the progress of the Construction work, Dully inspected by Branch. 6. Branch to obtain atleast one valuation report during course of construction and final valuation after completion of work and to get satisfied upon the same. 5. Branch to carried out post sanction inspection of property as per banks norms. 6. Branch to ensure before disbursement that applicants not having more than two dwelling unit including proposed property. If having two more than two dwelling unit including proposed property commercial rate of interest is should be applicable on proposed home loan facility.

जोखिम रेटिंग

आंतरिक रेटिंग स्कोर :: 108

आंतरिक रेटिंग ग्रेड : : HL-7

सिबिल ब्यूरो स्कोर :

आवेदक का सिबिल ब्य  
रो स्कोर :756

सह आवेदक का  
सिबिल स्कोर :-1

औसत सिबिल स्कोर :756

प्रदत्त प्रतिभूतियों का विवरण :

**प्राथमिक: LAND & BUILDING - HOUSE**

प्रदत्त प्रतिभूतियों का विवरण

Equitable Mortgage, of LAND & BUILDING - HOUSE, bearing Survey Number -, located at Plot No. 289, / Flat No -, Door No /House -, Nearest Door -, adm. land Sq Feet, Build up Area 3098 , Carpet Area 1, which is situated at PLOT NO. 289, MEASURING 288.00 SQMTR. ,SECTOR-B BASANT KUNJ YOJNA HARDOAI ROAD LUCKNOW,-,Municipality, City Lucknow, District LUCKNOW, State/Region UTTAR PRADESH, CountryINDIA,-,PINCode-,belonging toSMT ANJALI AND D E V E N D R A K U M A R , Boundary Description East : PLOT NO. 288 ,West : PROPERTY OF TAHIR WALA ENTERPRISES ON PLOT NO. 290 ,North : 12.0 MTR WIDE PITCH ROAD ,South : PLOT NO. 298

प्रतिभूति दस्तावेज:

1. उपस्थिति पत्रक
2. ऋण मूल्यांकन नोट मसौदा
3. ऋण मूल्यांकन नोट अंतिम
4. घोषणा सह वचन पत्र
5. ईसीएस अधिदेश
6. कार्य सारांश विचलन गृह ऋण
7. गृह मूखंड कय संबंधी वचन पत्र
8. गृह वचन पत्र मंजूर योजना का उल्लंघन नहीं करने संबंधी
9. सैद्धांतिक रूप से
10. एलडीओसी 1 सत्यापन ज्ञापन
11. एलडीओसी 23ए सावधि ऋण करार
12. एलडीओसी 33 सामान्य गारंटी प्रपत्र
13. एलडीओसी 57 तत्काल अदायगी शर्त युक्त किस्त पत्र
14. एलडीओसी 72 विक्रेता को सीधे भुगतान करने संबंधी प्राधिकार पत्र
15. एलडीओसी 90 ए प्रवेश ज्ञापन, वैयक्तिक प्रोपर्टी के मोर्गेज के संबंध में,
16. एलडीओसी 90 सी अचल संपत्तियों के संबंध में हक विलेख के जमा द्वारा बंधक सृजन संबंधी घोषणा
17. एलडीओसी 90 डी बंधक पुष्टि पत्र
18. एलडीओसी 90 जे संयुक्त स्वामियों द्वारा बंधक सृजन विस्तार की पुष्टि
19. एलडीओसी 90 के पूरक प्रवेश ज्ञापन हक विलेख की जमा द्वारा मोर्गेज विस्तार
20. एलडीओसी 90 एल हक विलेख जमा द्वारा बंधक का द्वितीय विस्तार
21. उत्तर दिनांकित चेकों के लिए वचन पत्र
22. मंजूरी पत्र
23. स्वागत पत्र

नियम व शर्तें : :



## LETTER OF SANCTION TO THE BORROWER

**Ref: ADV/** Retail-00001583978-LMS

**Place:** GOMATI NAGAR EXTENSION -  
LUCKNOW

**Date:** 14-11-2022

To,  
MR. DEVENDRA KUMAR  
& MRS. ANJALEE .  
H NO 53 V TH FLOOR , JUDGES COLONY ,  
GORAKHPUR , JUDGES COLONY ,  
GORAKHPUR ,  
GORAKHPUR , GORAKHPUR  
UTTAR PRADESH - INDIA . 273001

Dear Sir / Madam,

**RE:** Your request for Baroda Home Loan - Baroda Home Loan of Rs. **89,75,000.00/-**

With reference to your application dated 10-11-2022, 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:

NAME OF PRODUCT	:Baroda Home Loan
PURPOSE OF LOAN	:Purchase of Land & Construction of House
NAME OF THE SPECIFIC SCHEME	:Baroda Home Loan
FACILITY	:Term Loan
TOTAL COST	:Rs. 1,02,00,000.00
LIMIT REQUESTED	:Rs. 89,75,000.00/-
PERMISSIBLE LIMIT	:Rs. 89,75,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT	:NA
ACTUAL MARGIN :	<u>12.01</u> %

RATE OF INTEREST	<p>Applicable Rate of Interest is <b>8.90%</b> , per annum , which is a sum of RBI Repo Rate : <b>5.90 %</b> (at present), Mark Up of : <b>2.60 %</b> (at present), Credit spread of <b>0.35%</b> (at present) , and Risk Premium of <b>0.05 %</b> (at present),</p> <p>The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.</p>
TOTAL PERIOD	: <u>270</u> months
MORATORIUM	:0
REPAYBLE IN EMI	:270 months by Equated Monthly Installment Payment :Rs. 77,042.00/-
COMMENCING FROM	:
Installment Commencement Date(DD/MM /YYYY)	: 10-12-2022
PROCESSING CHARGES	: Rs. 0.00/-
UPFRONT CHARGES	:Rs. 10,030.00 /-
DEVIATION CHARGES	:Rs. 1,770.00 /-
	:1. Disbursement to be made after compliance of all terms and conditions of sanction and obtaining complete set of documents, Vetting of the document and obtaining undertaking to create equitable mortgage. 2. Disbursement of purchase of Plot along with balance of margin from borrower is to be done directly to the seller/Builder after obtaining demand letter as per Agreement to sale vide dated on 22.10.2022 in form of a/c payee banker cheque (HANDOVER ONLY XEROX COPY OF BANKERS CHEQUE/DEMAND DRAFT) for execution of sale deed. 3. Branch to obtain original

registered sale deed along with all documents mention in TCR at the time of handing over original banker cheque and then branch to Create equitable mortgage as per banks extant guidelines AND ensuring noting of our bank charge with CERSAI and with SRO. 4. After Creation of mortgage, Branch to do pre-inspection of the proposed property and to ensure the genuineness of the proposed property, subsequently branch to obtain construction permission along with Approved MAP from competent Authority. Disbursement of loan amount for construction work stage wise as per the Vetted Construction Estimate Dt: 05.11.2022 will be made directly to the contractor /vendor after verification of Bills / money receipts etc. or certificate issued by approved valuer /architect certifying the progress of the Construction work, Dully inspected by Branch. 6. Branch to obtain atleast one valuation report during course of construction and final valuation after completion of work and to get satisfied upon the same. 5. Branch to carried out post sanction inspection of property as per banks norms. 6. Branch to ensure before disbursement that applicants not having more than two dwelling unit including proposed property. If having two more than two dwelling unit including proposed property commercial rate of interest is should be applicable on proposed home loan facility.

**RISK RATING**

INTERNAL RATING SCORE : 108

INTERNAL RATING GRADE : HL-7

**CIBIL BUREAU SCORES:**

CIBIL BUREAU SCORE OF APPLICANT :756  
CIBIL BUREAU SCORE OF COAPPLICANT :-1  
AVERAGE CIBIL SCORE :756

**Details of Securities offered:**

**PRIMARY LAND & BUILDING - HOUSE**

Details of Securities offered

Equitable Mortgage, of LAND & BUILDING - HOUSE, bearing Survey Number -, located at Plot No. 289, / Flat No -, Door No /House -, Nearest Door -, adm. land Sq Feet, Build up Area 3098 , Carpet Area 1, which is situated at PLOT NO. 289, MEASURING 288.00 SQMTR. ,SECTOR-B BASANT KUNJ YOJNA HARDOAI ROAD LUCKNOW,-,Municipality, City Lucknow, District LUCKNOW, State/Region UTTAR PRADESH, CountryINDIA,-,PINCode-,belonging toSMT ANJALI AND DEVENDRA KUMAR , Boundary Description East : PLOT NO. 288 ,West : PROPERTY OF TAHIR WALA ENTERPRISES ON PLOT NO. 290 ,North : 12.0 MTR WIDE PITCH ROAD ,South : PLOT NO. 298

**SECURITY DOCUMENTS:**

1. Credit Appraisal Note Draft
2. Credit Appraisal Note Final
3. Declaration\_Cum\_Undertaking
4. ECS Mandate
5. Executive Summary\_Deviation\_Home Loan
6. HL Undertaking purchase of plot
7. HL\_Undertaking\_Not to violate sanction plan
8. In Principle
9. LDOC 1 Attestation Memo
10. LDOC 23(A) Term Loan agreement
11. LDOC 33 General Form of Guarantee
12. LDOC 57 Letter of instalment with acceleration clause
13. LDOC 72 Letter of authority to make payment directly to the dealers
14. LDOC 90 (A) Memorandum of Entry (in case of mortgage of Individuals Property)
15. LDOC 90 (C) Declaration in the matter of mortgage by deposit of title deeds in respect of immovables
16. LDOC 90 (D) Letter of confirmation of mortgage
17. Attendance Sheet
18. LDOC 90 (J) Confirmation of Creation extension of mortgage by joint owners
19. LDOC 90 (K) Supplemental Memorandum of Entry extn of mortgage by deposit of title deeds
20. LDOC 90 (L) Second Extension of mortgage by deposit of title deeds
21. LETTER OF UNDERTAKING for Post Dated Cheques
22. Sanction Letter
23. Sanction\_Letter
24. Welcome Letter



## Terms & Conditions :

1. As per Financial Bill of 2013 TDS is applicable on sale of immovable property wherein the sale consideration of the property exceeds or is equal to Rs.50.00 lacs. Section 194 1A of the IT Act 1961 states that for all transactions w.e.f. June 1 2013 Tax @ 1% should be deducted by the purchaser of the property at the time of making payment of sale consideration and the proof to be submitted to the branch.
2. Maximum Age is considered up-to -70- years in this case as it is a case of Salaried Person covered under Pension Scheme, subject to the condition of 40% of the pension is sufficient to pay the EMI. In case EMI exceeds 40% of the pension, the borrower to deposit adequate amount in the loan account so as to reduce the outstanding amount of loan to the extent it can be serviced by 40% of the pension.
3. Other Post Disbursement Documents: ----- (a). Copy of Occupancy certificate /Completion issued by the competent authority. ----- (b). Banks lien noting over the flat/property in builder/society s record /land revenue records /Registrar Office. ----- (c). Original Share certificate issued (if applicable) / endorsed in the name of borrowers by the society immediately after its issuance. ----- (d). Maintenance receipts/light bill /property tax receipt of the charged property which to be transferred in the name of purchaser (s). ----- (e). Possession letter issued by the Developer/ Builder to the applicants duly counter signed by the borrowers for having taken the physical possession thereof. ----- (f). Insurance Policy of the proposed property with Banks clause and adequate security coverage. ----- (g). Original Receipts of any payments Made to the Developer/ Builder/Seller after the disbursement. ----- (h). Creation of Equitable mortgage. ----- (i). Execution of sale/ sub lease deed between Builder and Applicants, once possession is handed over to the applicant and thereafter Submission of Sale deed immediately to parking branch. ----- (j). Permission to Mortgage/ NOC in favour of our Bank from Builder/ Developers/ Seller. ----- (k). All documents mentioned in legal Report of Panel Advocate report dated 05.11.2022. ----- (l). Copy of Mutation in the name of the Applicants.
4. Borrower to submit stamped undertaking that at the time of retirement, applicant will deposit adequate amount from funds released at the time of retirement such that deduction towards loan for the residual tenure does not exceed 40% of her pension income, based on reworked installment amount towards principal / interest (as the case may be) for the then outstanding amount and the residual period.
5. This sanction is valid for six months from the date of sanction. -----Equated monthly installments 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 installment will not be construed as full repayment /settlement of loan account. On payment of all equated monthly installments, 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. -----The interest on the amount of the Loan will be applied at the prevailing rate per annum on daily reducing balance with monthly rests. -----Rate of interest is linked to RBI Repo. The RBI repo rate prevailing on the date of disbursement will be applicable till the next reset date. Interest shall be reset every month. Any change in the RBI Repo rate during a month will take effect from the beginning of the following month. -----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 RBI repo rate at the time of review. 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 the loan does not go beyond the maximum period permissible under the scheme as per guidelines. -----Rate of interest is linked to RBI Repo. The RBI repo rate prevailing on the date of disbursement will be

applicable till the next reset date. Interest shall be reset every month. Any change in the RBI Repo rate during a month will take effect from the beginning of the following month.

-----Penal interest @ 2% p.a. will be charged for non-payment / delayed payment on overdue amount for overdue period . -----Penal interest @ 2% p.a. will be charged for breach/violation/non-compliance of any terms & conditions of the sanction.

-----The unified processing charges at the rate prescribed by the Bank and Goods and Service Tax thereon as prescribed by Government of India will be borne by the borrower .

-----No pre-payment / pre-closure penalty will be levied on Home Loans irrespective of the period for which the account has run or source of funds. -----

The Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to the customer.

-----The amount of the loan shall be utilized strictly for the purpose for which loan is sanctioned. -----The House/flat shall be insured comprehensively for the market value (excluding cost of land) covering fire, flood, earthquake etc. Cost of the same shall be borne by the borrower. -----The Bank will have the right to inspect, at all the reasonable times, the borrower's property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the charges thereof will be borne by the borrower.

-----Branch to create Equitable Mortgage by deposit of title deeds/Property Title Documents in favour of our Bank and ensure that Bank's Lien is registered with concerned SRO /Revenue/Municipal Authority(Wherever applicable) and with CERSAI Portal as per Bank extant guidelines ,Charges thereof to be recovered from the borrower-----The BRLLR linked to RBI Repo Rate will change upwards or downwards as the case may be, in line with the movement of RBI Repo Rate. -----The Credit Spread (other factors remaining constant) shall be subject to review based on the Bureau Score (presently CIBIL) of the borrower at the time of annual review of account. -----The Bank may at its discretion, either Increase/Decrease the EMI amount or period of loan (subject to maximum stipulated period mentioned under the scheme guidelines) to accommodate the increase/decrease in rate of interest.

-----The liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil on payment of residual amount if any. -----The amount of the loan shall be utilised strictly for the purpose detailed in the manner.

-----The Bank will have the right to inspect the borrower s property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank as and when required and the charges thereof will be borne by the borrower. -----Borrower to co-operate in creation and register Equitable Mortgage by deposit of title deeds in favour of our Bank and ensure that Banks Lien there under is registered with concerned SRO and also under CERSAI immediately bearing the charges incurred there for. -----Bank reserves the right to collect any tax if levied by the State / central Government and/ or any other authorities in respect of this transaction. -----The Loan will be disbursed only on the conditions that all the loan/security documents prescribed have been executed by applicant/ co-applicant(s)/ guarantor (s) and all necessary statutory compliance and compliance of sanctioned terms and conditions are in place. -----The Loan will be disbursed only on the conditions that all the security documents prescribed have been executed by applicant/ co-applicant (s)/ guarantor (s) and all necessary statutory compliance are in place. -----

Disbursement of loan will be made on fulfilment of terms and conditions to Banks satisfaction.

-----Borrowers to comply with all formalities of submitting the necessary papers/ documents/undertakings/receipts/others as advise. -----The Credit Spread (other factors remaining constant) shall be subject to review based on the Bureau Score (presently CIBIL) of the borrower at the time of annual review of account. -----The Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to the customer. -----The House/flat shall be insured comprehensively for the market value (excluding cost of land) covering fire, flood, earthquake etc. Cost of the same shall be borne by the borrower. -----The Bank will have the right to inspect the borrowers property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank as and when required and the charges thereof will be borne by the borrower. -----The Borrowers to bring in margin money, being his own contribution towards total project cost , from own sources and if the margin money is met

from outside borrowings, the loan will be liable to be rejected at any time at the discretion of the Bank. Any disbursement made at/up to the time of knowing the fact by Bank, may be recalled and interest with penal interest as applicable for commercial borrowings from time to time may be recovered from the borrower till Bank's loan is fully repaid. -----Branch to endeavor upon borrower to obtain life insurance cover by paying one time premium amount under Group Credit Life Insurance Scheme offered by INDIA FIRST, MAX BUPA & TATA AIG INSURANCE CO. -----Borrower to bear escalation in the cost of flat / house if any from his / her own sources. -----Borrower to submit duly acknowledged letter of authority addressed to The Sub Registrar of Assurances requesting them to send/ deliver / handover the original agreement of sale/sale deed / Title documents directly to the Bank/ Banks Authorised Personal as and when registered. -----Borrower to submit Share Certificate, if Society is formed, duly supported with NOC from the Society for creation of mortgage and noting of our lien in societys record. -----Bank reserves the right to collect any tax if levied by the State / central Government and/ or any other authorities in respect of this transaction,if any. -----Borrower to construct house within -3 - years or upto the period allowed by Development authority, whichever is earlier, from the date of purchase of plot.In case the borrower fails to construct the house within a period of three years from the availment of the loan, commercial rate of interest (1 Year BRLLR plus maximum band declared by the Bank for the purpose prevailing at the time of default) will be charged from the date of first disbursement. -----In case the borrower pre closes the Home Loan account without completing the construction within a period of -3- years form the availment of Home Loan, commercial rate of interest (1 Year BRLLR plus maximum band declared by the Bank for the purpose prevailing at the time of default) will be charged from the date of first disbursement. -----The sanctioned plan shall not be violated. Construction shall be strictly as per the sanctioned plan and it shall be the sole responsibility of the borrower to obtain completion certificate within -3- (Three) months of completion of construction, failing which the bank shall have the power and the authority to recall the entire loan with interest, costs and other usual bank charges. -----Construction of House should be completed within -3- years or up to the period allowed by Development Authority, whichever is earlier, from the date of purchase of plot, without attracting to Commercial ROI. -----In case the borrower fails to complete the construction of House within a period of -3- years from the availment of Home Loan, Branch to charge commercial rate of interest [1 year BRLLR+ Strategic Premium plus maximum band or Base Rate plus maximum band (if loan is under base rate system), as the case may be, declared by the Bank for commercial purpose prevailing at the time of default] from the date of first disbursement.

6. Other Pre Disbursement Documents: ----- (a) Undertaking for Unconditional Cancellation of Undrawn Commitments. ----- (b) Relevant documents mentioned in Legal Report of Panel Advocate report dated 05.11.2022. (c) Original Receipts of Payments made to the Developer /Builder/Seller. ----- (d) Authority Letter to make Payment Directly to Developer /Builder/Seller. ----- (e) Demand Letter(s) from Developer / Builder/Seller. ----- (f) An affidavit-cum-undertaking stating that the built up property has been constructed as per the sanctioned plan and / or building bye-laws. ----- (g) A couple of PDCs (Post Dated Cheques) in CTS-2010 standard format. ----- (h) An undertaking that when Conveyance Deed/ Sale deed/ Sublease deed as applicable will be executed, will be delivered directly to the Bank. ----- (i) Notarised Affidavit cum Undertaking that the applicants are not owning more than 2 Residential Properties as on date and also obtain documentary evidences regarding the same and satisfy upon it. If in any case, it is found that the applicants have more than 2 Residential Properties Singly or Jointly, CRE ROI will be charged in the Loan Account from Date of First Disbursement. ----- (j) Undertaking to create equitable mortgage. ----- (k)Stamped Undertaking from the borrower to deposit all original property documents of proposed property from owners/ borrowers for creation of mortgage . ----- (L) Approved Map before disbursement of Construction amount. ----- (m) Stamped undertaking to construct the house with in three years. ----- (n) Supplementary Title Report from the advocate mentioning that he has been verified the Certified copies in the name of present owner and NON-Encumbrance Certificate for the interim period ----- (o) Mutation in Revenue Records/Municipal Records wherever applicable in the name of seller ----- (p) Satisfactory CERSAI

Search------(q) THE REPAYMENT PERIOD CAN BE EXTENDED UPTO 70 YEARS OF THE AGE IN CASE OF SALARIED PERSONS DRAWING PENSION SUBJECT TO THE CONDITION THAT 40% OF THE PENSION IS SUFFICIENT TO PAY EMI. IN CASE EMI EXCEEDS 40% OF THE PENSION, THE BORROWER TO DEPOSIT ADEQUATE AMOUNT IN THE LOAN ACCOUNT SO AS TO REDUCE THE OUTSTANDING AMOUNT OF LOAN TO THE EXTENT IT CAN BE SERVICED BY 40% OF THE PENSION. BRANCH TO TAKE SUITABLE UNDERTAKING TO THIS EFFECT.

यह सुविधा आपको वार्षिक समीक्षा के अधीन 270 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कभी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिसमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.

The facility is granted to you for a period of 270 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.

यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्त स्वीकार्य है.

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

भवदीय

Yours faithfully,

शाखा प्रबंधक

Branch Manager

स्वीकार किया गया

Accepted

( MR. DEVENDRA KUMAR )  
ऋणकर्ता /Borrower

स्थान Place

दिनांक Date

( MRS. ANJALEE . )  
सहऋणकर्ता /Co-Borrower