



आईडीबीआई बैंक लिमिटेड

लोन सेंटर : अश्विनी कॉम्प्लेक्स, नं 326, 1-2 फ्लोर, 6 मैन,  
80 फीट रोड, इंदिरानगर, बेंगलूर - 560 038.

IDBI Bank Limited

Loan Centre: # 326, "Ashwini Complex", 1st & 2nd Floor,  
6th Main, 80 Ft. Road, Indiranagar, Bangalore - 560 038.

A Govt. of India Owned Bank सीआईएन : CIN : 165190MH200401148838		को. : 91-80-25213780 / 81 / 82 / 83 / 84, फैक्स : 91-80-25213784	टेल : 91-80-25213780 / 81 / 82 / 83 / 84, फैक्स : 25213784
Date of Sanction : 17-02-2018	Label Code :		
Representative Name :	DSAHALMA-M/S HALLMARK CONSULTANCY	Sourcing Channel / RAC / Branch Code :	DSA
Processing RAC :	813-RAC - INDIRANAGAR - BANGALORE	Application No :	HL00813000034721

To,  
ASHOK NAIK  
ASHWINI NAIK

NO.27,1ST MAIN,2ND CRS,VIVEKANANDA COLONY,BANGALORE SOUTH,JP NAGAR  
BANGALORE,KARNATAKA  
560078

Signatures

(Applicant)

(Co-applicant/s)

(Guarantor)

Dear Sir(s)/Madam(s)

**Subject - Home Loan / Insurance Premium Loan Facility**

We IDBI Bank Limited (The Bank) , refer to your application for the subject facility and are pleased to advise that the Bank is agreeable to offer to you ( The Borrower) the subject facility on terms and conditions as follows (Home Loans).

Facility	Home Loan	Loan for Insurance Premium
Purpose	HOME LOAN BALANCE TRANSFER	Loan for Insurance Premium
Limit/Sanctioned amount	Not exceeding Rs 4550000.00 /- (Rupees Forty-Five Lakh Fifty Thousand only.)	Not exceeding Rs.0.00/- (RUPEES ONLY)
		Property Insurance: Home Insurance:
Tenor	180 Months	0 Months
Type of Rate of Interest	Floating rate linked to Bank's Marginal Cost of Funds based Lending Rate (MCLR)	
Rate of Interest	8.40 % per annum as on date or as applicable at the time of first/initial disbursement. <b>Note:</b> • The ROI shall be benchmarked with 6 Months MCLR with 6 Months reset clause from the date of first/initial disbursement. • The MCLR to be reset based on extant Internal/Regulatory guidelines issued from time to time in this regard. • Present MCLR Rate : 8.35 %.	
Periodicity of Interest Application	Monthly reducing basis	
Equated Monthly Installment (EMI)	Rs.44539.00 (Rupees Forty-Four Thousand Five Hundred Thirty-Nine only)	Rs.0.00 (Rs.Zero only)
	EMI/Tenor indicated above is based on the present rate of interest, EMI and/or the Sanctioned Tenor may change with the revision in the Bank's Marginal Cost of Funds based Lending Rate.	

<b>Review of Rate of Interest</b>	Interest rate is subject to change as per Bank's Marginal Cost of Funds based Lending Rate which will be reviewed from time to time as per discretion of the bank.	
<b>Default Interest Rate</b>	2% per annum for the overdue amount and overdue period	
<b>Margin/ Borrower's Contribution</b>	Not Applicable	Not Applicable
<b>Repayment Option</b>	Monthly Repayment of: <ul style="list-style-type: none"> <li>Interest on the amount disbursed till Home loan is not fully disbursed or 24 months has not lapsed from the date of first disbursement, whichever is earlier.</li> <li>Equated Monthly Installments (EMI)</li> </ul>	<ul style="list-style-type: none"> <li>Interest during the Pre-EMI period.</li> <li>Equated Monthly Installments (EMI).</li> </ul>
<b>Repayment Mode</b>	<b>Option 1:</b> SI Mode-SI mandate and 2 security cheques (undated and blank) are to be given	<b>Option 1:</b> SI Mode-SI mandate and 2 security cheques (undated and blank) are to be given.
	<b>Option 2:</b> ECS Mode - ECS mandate and 2 Security Cheque (undated and blank) are to be given	<b>Option 2:</b> ECS Mode - ECS mandate to be given.
<b>Part-Payment Terms and Conditions</b>	Maximum no. of times: Not more than one prepayment in a month. Minimum amount: Rs 25,000/- every time.	No restriction of part-payment /foreclosure of loan.
<b>Prepayment / Foreclosure</b>	<ul style="list-style-type: none"> <li>No prepayment /foreclosure charges on floating rate Loan availed by individuals.</li> </ul> <p><b><u>In part disbursement cases.</u></b></p> <ul style="list-style-type: none"> <li>If customer does not wish to avail any further disbursement, Customer has to submit a restriction letter along with balance payment receipts for downsizing the Loan, wherein last disbursement would be considered as the final disbursement.</li> <li>If customer wishes to prepay/foreclose his Loan without availing the full Loan amount sanctioned or submission of restriction letter, the last disbursement made would be treated as</li> </ul>	
<b>CERSAI Registration Charges</b>	Rs 100 /- + Applicable GST for loan amount up to Rs 5 Lakh Rs 200 /- + Applicable GST for loan amount above Rs 5 Lakh	

<b>Other Charges (In Rupees)</b> Applicable GST	Copy of Property Documents	225+Applicable GST	Not Applicable	
	Swapping of PDCs / Security Cheques	575+Applicable GST	Swapping of PDCs / Security Cheques	575+Applicable GST
	Cheque Return/ ECS Return/ SI Return Charges	300+Applicable GST	Cheque Return/ ECS Return/ SI Return Charges	300+Applicable GST
	Duplicate Statement Charge	115+Applicable GST	Duplicate Statement Charge	115+Applicable GST
	Re-issuance of PO/DD	115+Applicable GST	Re-issuance of PO/DD	115+Applicable GST
	Duplicate Certificate / Interest Paid Certificate	150+Applicable GST	Not Applicable	
	Copy of Credit information obtained from CIBIL	50+Applicable GST		
	Non collection of Original Document after 30 days from the date of loan closure	1000+Applicable GST		





लॉज मेन्टर : अश्विनी कॉम्प्लेक्स, नं 37, आश्वी, 6 वें फ्लोर, 80 फीट रोड, इंदिरानगर, बेंगलूर - 560 038.  
फोन : 91 80 25213780/ 81 / 82 / 83 / 84, फैक्स 91 80 25213780/ 81/ 82/ 83/ 84, Fax : 25213784

Property location

Legal Centre: # 326, 'Ashwini Complex', 1st & 2nd Floor, 6th Main, 80 Ft. Road, Indiranagar, Bangalore - 560 038. Tel : 91-80-25213780 / 81/ 82/ 83/ 84, Fax : 25213784

A Govt. of India Owned Bank  
सीआईएन : CIN :L65190MH2004GOI148838

Legal & Technical Charges

Metro & Urban

2500 +Applicable GST

1500+Applicable GST

Semi Urban & Rural

1500+Applicable GST

1000+Applicable GST

Document Retrieval Charges

2000+Applicable GST - per request

Foreclosure Letter Issuance

500+Applicable GST - per request

Property Inspection charges for immovable properties

Loan amt. Up to 30 lakhs :500 + applicable GST

Loan amt. Above 30 lakhs to 75 lakhs : 1000 + applicable GST

Loan amt. Above 75 lakhs : 1500 + applicable GST

**Note :** Property inspection will be done mandatorily once in every three years and above charges will be applicable.

Processing fees

0.00 (+ Applicable GST) of which 5900.00 (+ Applicable GST) is collected as administration fee and is Non-Refundable.

Security

NO.27,1ST CRS,VIVEKANANDA COLONY,JARAGANAHALLI(V), UTTARAHALLI,BLR,KA,560078  
And any such security as required by the bank.

Guarantee

As required by the Bank.

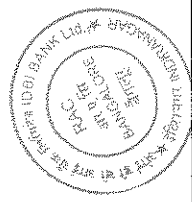
Not Applicable


The aforesaid sanction of the loan will be

- Terms and conditions as mentioned in the sanction letter.
- Completion of all KYC norms as required by the Bank.
- Legal, search and Technical of the property to be clear.
- All verification report inclusive of all de-dupes to be positive.
- Carpet Area of the property should be more than 350sqft.
- Property Insurance is mandatory prior to disbursement.
- Loan Agreement to be franked with Rs.200/- as Stamp Duty.
- Applicable franking/notary charges along with all documentation charges to be borne by the customer.
- Savings/Current account/s of the borrowers/guarantors to be opened with IDBI Bank Ltd.
- Latest pay slip and updated Bank Statement required.
- Auto cancellation of pay order if not encashed within 90 days.
- Others as applicable to the case.

Additional Terms and Conditions, if any

1. Legal conditions to be complied
2. Subject to satisfactory search report.
3. BT norms to be complied.
4. Loan assurance to be explored. Property insurance to be availed
5. CERSAI charges to be borne by the applicant.
6. Creation of Equitable mortgage as per Karnataka Stamp act.
7. Satisfactory property visit report to be obtained before disbursement.
8. Laminated original documents of the property will not be accepted.
9. Repayment due date is 10th of every month from the date of disbursement.
10. Undertaking to submit Katha in applicants name in 01 year to be taken on records.
11. Latest pay slip & bank statement of applicant.
12. Lisperden affidavit to be taken
13. PEMI/EMI repayment date would be 10th of every month.
14. Tax paid and latest EC in form 15 to be submitted
15. RCU on plan and katha to be positive.
16. Foreclosure letter from ICICI to be taken on records
17. Subject to satisfactory legal.
18. Office FI to be positive
19. This loan will be linked to the top up loan and original property papers will be released only after closure of all the linked loans.



 <b>IDBI BANK</b> A Govt. of India Owned Bank सीआईएन : CIN : L65190MH2004GOI148838	लॉगो सेक्टर - अश्विनी कॉम्प्लेक्स, 80 फीट रोड, इंदिरानगर, बेंगलूर का. : 91 80 25213780/ 81 /	नं 37 560 038 Metro & Urban 91 80 25213780/	Legal Centre: # 326, 6th Main, 80 Ft. Road, Indiranagar, Bangalore - 560 038. Tel : 91-80-25213780 /	Ashwini Complex", 1st & 2nd Floor, Legal & Technical Indiranagar, Bangalore - 560 038. 1500+Applicable GST 81/ 82/ 83/ 84, Fax : 25213784
		Semi Urban & Rural	1500+Applicable GST	1000+Applicable GST
	Document Retrieval Charges	2000+Applicable GST - per request		
	Foreclosure Letter Issuance	500+Applicable GST - per request		
	Property Inspection charges for immovable properties	Loan amt. Up to 30 lakhs :500 + applicable GST	Loan amt. Above 30 lakhs to 75 lakhs : 1000 + applicable GST	Loan amt. Above 75 lakhs : 1500 + applicable GST
		<b>Note :</b> Property inspection will be done mandatorily once in every three years and above charges will be applicable.		
Processing fees	0.00 (+ Applicable GST) of which 5900.00 (+ Applicable GST) is collected as administration fee and is Non-Refundable.			
Security	NO.27,1ST CRS,VIVEKANANDA COLONY,JARAGANAHALLI(V),UTTARAHALLI,BLR,KA,560078 And any such security as required by the bank.			
Guarantee	As required by the Bank.	Not Applicable		
The aforesaid sanction of the loan will be	<ul style="list-style-type: none"> <li>• Terms and conditions as mentioned in the sanction letter.</li> <li>• Completion of all KYC norms as required by the Bank.</li> <li>• Legal, search and Technical of the property to be clear.</li> <li>• All verification report inclusive of all de-dupes to be positive.</li> <li>• Carpet Area of the property should be more than 350sqft.</li> <li>• Property Insurance is mandatory prior to disbursement.</li> <li>• Loan Agreement to be franked with Rs.200/- as Stamp Duty.</li> <li>• Applicable franking/notary charges along with all documentation charges to be borne by the customer.</li> <li>• Savings/Current account/s of the borrowers/guarantors to be opened with IDBI Bank Ltd.</li> <li>• Latest pay slip and updated Bank Statement required.</li> <li>• Auto cancellation of pay order if not encashed within 90 days.</li> <li>• Others as applicable to the case.</li> </ul>			
Additional Terms and Conditions, if any	<ol style="list-style-type: none"> <li>1. Legal conditions to be complied</li> <li>2. Subject to satisfactory search report.</li> <li>3. BT norms to be complied.</li> <li>4. Loan assurance to be explored. Property insurance to be availed</li> <li>5. CERSAI charges to be borne by the applicant.</li> <li>6. Creation of Equitable mortgage as per Karnataka Stamp act.</li> <li>7. Satisfactory property visit report to be obtained before disbursement.</li> <li>8. Laminated original documents of the property will not be accepted.</li> <li>9. Repayment due date is 10th of every month from the date of disbursement.</li> <li>10. Undertaking to submit Katha in applicants name in 01 year to be taken on records.</li> <li>11. Latest pay slip &amp; bank statement of applicant.</li> <li>12. Lispenden affidavit to be taken</li> <li>13. PEMI/EMI repayment date would be 10th of every month.</li> <li>14. Tax paid and latest EC in form 15 to be submitted</li> <li>15. RCU on plan and katha to be positive.</li> <li>16. Foreclosure letter from ICICI to be taken on records</li> <li>17. Subject to satisfactory legal.</li> <li>18. Office FI to be positive</li> <li>19. This loan will be linked to the top up loan and original property papers will be released only after closure of all the linked loans.</li> </ol>			
पंजीकृत कार्यालय : आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005. फोन : (+91-22) 2218 9111, 5565 3355 वेबसाइट : www.idbi.com Regd. Office : IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005. Tel : (+91-22) 2218 9111, 5565 3355 Website : www.idbi.com				

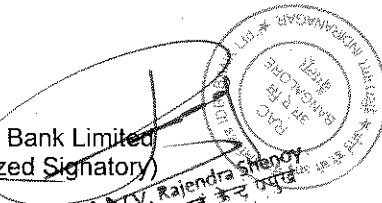


**Other terms and conditions**

1. Bank reserves the right to introduce or amend any of the terms and conditions /charges /fees or cancel and recall the Home Loan facility at any time at its sole discretion.
2. The loan eligibility and EMI amount is based on current Rate of Interest and is subject to change for any revision in Marginal Cost of Funds based Lending Rate of the Bank. If the Marginal Cost of Funds based Lending Rate of the Bank changes before disbursement of loan, the loan agreement will be executed with the revised Loan Amount (as per the Bank's policy/norms), Rate of Interest and EMI amount.
3. The borrower shall execute the Bank's Home Loan Agreement and other documentation, create security (including mortgage over house property) and procure guarantee(s) and all the documents as required by the bank. The borrower (s) shall also execute the Bank's Loan for Insurance Premium Agreement and comply with other requirement as specified by the Bank.
4. The borrower(s) and the guarantors shall be deemed to have given their express consent to the bank to disclose the information and data furnished by them to the bank/regulator and also those regarding the credit facilities to credit information companies as defined by the RBI.
5. Please note that this offer stands automatically cancelled and withdrawn at the end of 90 days from the date of this letter, unless the borrower complies with the conditions herein contained in the form and manner acceptable to Bank and avails disbursement of the referred loan facility from the bank.
6. This letter is being sent in duplicate. Kindly return to the bank a duplicate hereof duly signed by Borrower(s) and guarantor(s) as a token of acceptance to the above and call the Bank for availing the Home Loan facility in terms hereof.
7. The above sanctioned insurance premium facility is subject to medical clearance and compliance of requirement by the insurance company

Thanking You.


For IDBI Bank Limited  
(Authorized Signatory)  
V. Rajendra Shetty  
CM & Centre Head  
Indiranagar  
100302



**Acknowledgement:**  
I/We have read the terms and conditions mentioned in this offer letter and accept the same.

Signature

 Applicant

 Co-applicant

Date: