

Not Valid against full & final settlement or as No Dues Certificate

Date: 23/02/18 Deposited In Branch
 Name of Customer: आतेदार का नाम Ashw Nark
 Contact Phone No. दूरभाष संख्या 9620899932
 LAN: LIBBN400002889094

Payment Details	Denomination in cash		Amount	
	Rs	P	Rs	P
Overdue / EMI	2000	X		
Part Prepayment - Tenure	500	X		
Part Prepayment - EMI	100	X		
Foreclosure	20	X		
Deliverable charges	10	X		
Swap Charges	5	X		
Conversion fees	2	X		
Repo	1	X		
Other upfront charges				
Amount in Words	Total		15,34,338	

Amount in Words: _____ Signature of Customer: *[Signature]*

Signature Teller/CSO: _____ Transaction ID: _____
 Please See Overleaf
 CHEQUES SUBJECT TO REALISATION / हेतु (है), जो यह प्रेषित करने के साथ है।
 Please mention your Account No. & Name behind the cheque.
 कृपया अपना खाता नंबर और नाम बैंक के पीछे लिखें।
 Customers should pay/deposit cash at the designated counters only.
 ग्राहकों को अपनी धरोहर बैंक में निर्धारित काउंटर पर ही देनी चाहिए।

To avail Loan Against Property or Personal Loan linked to your Home Loan, please contact Customer Service Officer at the Branch or SMS LAP or HTO PUP to 5676766

Not Valid against full & final settlement or as No Dues Certificate

Date: 23/02/18 Deposited In Branch
 Name of Customer: आतेदार का नाम
 Contact Phone No. दूरभाष संख्या
 LAN: LIBBN400002861579

Payment Details	Denomination in cash		Amount	
	Rs	P	Rs	P
Overdue / EMI / PEMI	500	X		
Part Prepayment - Tenure	100	X		
Part Prepayment - EMI	50	X		
Foreclosure	20	X		
Deliverable charges	10	X		
Swap Charges	5	X		
Conversion fees	?	X		
Repo	Coins	X		
Other upfront charges	Total		29,62,417/-	

Amount in Words: _____ Signature of Customer: *[Signature]*

Signature Teller/CSO: _____ Transaction ID: _____
 Please See Overleaf
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आईडीबीआई बैंक लिमिटेड

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

फोन : 91 80 25213780 / 81 / 82 / 83 / 84, फैक्स : 91 80 25213784

IDBI Bank Limited

Loan 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		CIN : L65190MH2004CO174083	
Representative Name :	DSAHALMA-M/S HALLMARK CONSULTANCY	Sourcing Channel / RAC/ Branch Code :	DSA
Processing RAC :	813-RAC - INDIRANAGAR - BANGA LORE	Application No :	HL00813000034726

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).

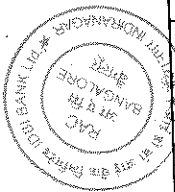
Facility	Home Loan	Loan for Insurance Premium
Purpose	HOME LOAN TOP UP	Loan for Insurance Premium
Limit/Sanctioned amount	Not exceeding Rs 300000.00 /- (Rupees Three Lakh only.)	Not exceeding Rs.0.00/- (RUPEES ONLY)
		Property Insurance: Home Insurance:
Tenor	180 Months	0 Months
Type of Rate of Interest	Floating rate linked to Bank's Marginal Cost of Funds based Lending Rate (MCLR)	
Rate of Interest	8.50 % per annum as on date or as applicable at the time of first/initial disbursement. Note: • 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.2954.00 (Rupees Two Thousand Nine Hundred Fifty-Four 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.	



Review of Rate of Interest	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.	
Default Interest Rate	2% per annum for the overdue amount and overdue period	
Margin/ Borrower's Contribution	Not Applicable	Not Applicable
Repayment Option	Monthly Repayment of: <ul style="list-style-type: none"> 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. Equated Monthly Installments (EMI) 	<ul style="list-style-type: none"> Interest during the Pre-EMI period. Equated Monthly Installments (EMI)
Repayment Mode	Option 1: SI Mode-SI mandate and 2 security cheques (undated and blank) are to be given	Option 1: SI Mode-SI mandate and 2 security cheques (undated and blank) are to be given.
	Option 2: ECS Mode - ECS mandate and 2 Security Cheque (undated and blank) are to be given	Option 2: ECS Mode - ECS mandate to be given.
Part-Payment Terms and Conditions	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.
Prepayment / Foreclosure	<ul style="list-style-type: none"> No prepayment /foreclosure charges on floating rate Loan availed by individuals. <p>In part disbursement cases,</p> <ul style="list-style-type: none"> 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. 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 	
CERSAI Registration Charges	Rs 100 /- + Applicable GST for loan amount up to Rs 5 Lakh Rs 200 /- + Applicable GST for loan amount above Rs 5 Lakh	

Other Charges (In Rupees) 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		

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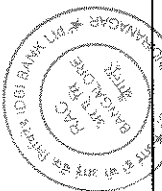
आईडीबीआई बैंक लिमिटेड

IDBI Bank Limited

A Govt. of India Owned Bank

सीआईएन : CIN : L65190MH2004GO1148838

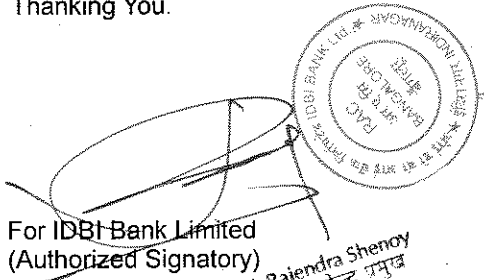
<p>loan सेंटर : अश्विनी कॉम्प्लेक्स, नं 326, 1 - 2 फ्लोर, 6 वीं, गैल & टेक, इंदिरा कॉलेज रोड, बेंगलूर - 560 038</p> <p>Charges: 91 80 25213780 / 81 / 82 / 83 / 84, फोन : 91 80 25213784 / 81 / 82 / 83 / 84, फैक्स : 25213784</p>	Property location	Loan Centre: # 326, "Ashwini Complex", 1st & 2nd Floor, 6th Main, 80 Ft. Road, Indira College, Bangalore - 560 038.	Legal	2500+Applicable GST	1500+Applicable GST
	Metro & Urban	1500+Applicable GST	1000+Applicable GST		
	Semi Urban & Rural	1500+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 0.00 (+ Applicable GST) is collected as administration fee and is Non-Refundable.				
Security	NO.27, 1ST CRS, VIVEKANANDA COLONY, JARAGANAHALLI(V), UTTARAHALLI, BLR, KA, 560078				
Guarantee	As required by the Bank.		Not Applicable		
The aforesaid sanction of the loan will be	<ul style="list-style-type: none"> • 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	<ol style="list-style-type: none"> 1. Legal conditions to be complied 2. Subject to satisfactory search report. 3. Extension agreement and end use letter to be taken on records. 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 applicant's 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. Top Up loan shall be disbursed only after original property documents are taken on records 16. Subject to satisfactory legal. 17. Office FI to be positive 				



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)

श्री. राजेंद्र शेंगे / V. Rajendra Shenoy
सहायक ब्रान्च एंड सेंटर प्रमुख
CM & Centre Head
सहायक ब्रान्च एंड सेंटर - इंदिरानगर
Relative Centre - Indiranagar
Relative Centre No: 100302

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

Signature

Applicant

Co-applicant

Date: