

FORECLOSURE LETTER

24 Jul 2023

To,

HANSA JAGDISH SOMANIFLAT NO- A- 401 4TH FLOOR, EVERSHINE GRANDEUR CHS LTD, OFF LINK ROAD MIND SPACE MALAD WEST
MUMBAI SUBURBAN, MUMBAI - 400064**Sub: Foreclosure of your HOME FINANCE HL Account Number : 78308552**

Dear Customer,

We value your relationship with IDFC FIRST Bank. With refer to the captioned loan account, following is the breakup of the foreclosure details. We request you to reconsider your decision to foreclose the loan, since we would like to continue our relationship with you.

As requested, given below are the foreclosure details:

Particulars	Amount
Principal O/S	19,300,049.34
Current Month Interest	139,925.36
Installment Overdue (a+b)	0.00
Overdue Principle (a)	0.00
Overdue Interest (b)	0.00
Foreclosure Charges*	0.00
GST on Foreclosure Charges (18%)	0.00
Excess Amount	0.00
Bounce Charges	0.00
Penal Charges	0.00
Other Charges	0.00
Foreclosure Amount	19,439,974.70

Important Note:

1. Foreclosure statement is valid till 09-Aug-2023. The foreclosure charges are calculated at 0% on outstanding principal.
2. For each day beyond the validity date an additional per day interest will be charged per day.
3. Kindly remit the exact amount as per the date of the foreclosure letter
4. We request you to make the payment at least 5 working days before the validity date to factor cheque. The cheque/demand draft should be made favoring IDFC FIRST Bank LTD Loan A/c No 78308552. The above mentioned foreclosure amount is valid subject to clearance of all the cheques/installment's till date. Payment made via cheque/DD to be submitted only at one of IDFC FIRST Bank Branch.

IDFC FIRST Bank Limited**Registered Office:** KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600031. Tel: +91 44 4571 6400 CIN: L65110TN2014PLC097792, bank.info@idfcfirstbank.com, www.idfcfirstbank.com

5. For foreclosure payment of Business Loans, Two Wheeler Loans and Consumer Durable loans click on online payment

6. If you prepay the loan in between 1st to 5th of the month, the installment for the month will become payable. On prepayment, loan will be closed subject to clearance of all the cheques/installments till date. Interest (if any) will be deducted from the EMI till the clearance of the Cheque/DD and the remaining amount will be refunded within 15 days

7. If your upcoming EMI is due date, it is likely to be presented to your bankers on this date. We advise that you instruct your bankers to mark a stop-payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets paid upon presentation, the excess amount will be refunded through a pay order or direct credit (through NEFT) to your repayment account within 15 days of realisation of your excess EMI payment.

8. For payments received towards foreclosure after the 22nd of the current month, EMI for the subsequent month may be debited on due date. In case the EMI gets recovered upon presentation, the amount thereof will be auto refunded without any request in 15 days from date of foreclosure.

9. In order to get tax invoice for any charges, your GSTIN should be updated in our records at the time the charges are incurred. To update your GSTIN, visit our nearest branch.

Following conditions are applicable for Property/ Vehicle Loans only:

- All the original Property Papers deposited with us will be handed over only to you in presence of all the co-applicants of the loan within 15 working days post receipt of clear funds towards entire outstanding amount. Also, kindly note that all the applicants and co-applicants should carry a valid Photo ID at the time of collection of the property documents
- Your RC details in our records are mentioned below. In case the same is incorrect or not updated, request you to visit our nearest Loan center with the Original RC and a copy of the RC to get the details updated. (Applicable only to vehicle loans)

Engine No: NA
Chasis No: NA
Registration No: NA

- On closure of loan the NOC will be couriered within 30 days of prepayment.(Applicable for Two Wheeler loans)

For any queries, please reach us at either of the following

Call center Number : 1800-10-888
Contact us nearest Branch : IDFC FIRST Bank Branch

Sincerely,
IDFC FIRST Bank LTD
Service that always puts you first!

[This is a computer generated letter and does not require any signature (s)]

IDFC FIRST Bank Limited

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To. MRS. HANSA JAGDISH SOMANI, MR.
JAGDISH CHUNILAL SOMANI & MR.
DHIRAJ JAGDISH SOMANI.

Collateral Address: Flat No. A-401, 4th
floor, A Wing, Evershine Grandeur
Cooperative Housing Society Limited, Mind
Space, Link Road, Malad (West), Mumbai-
400064

Date: 29/07/2022
Loan Account No. 78308552

List of Document

Dear Sir/Madam,

We thank you for choosing IDFC FIRST Bank. Please refer the below list of documents that have been handed over by you for lodging the same in our safe custody against the aforementioned loan account number.

Sr. No	Nature of Documents	Document Date & No.	Name of the Vendor	Name of the Vendee	Original/ Xerox/ certified
1	Registered Agreement for Sale a/w RR bearing number BDR2-01548-2005 +SDR+ index-ii	15th March, 2005	Satellite Export Pvt Ltd.	Mr. Satyajit S. Suvarna and Mrs. Eureka S. Suvarna	Original
2	Registered Sale Deed a/w RR bearing number BRL-6-13251-2018 +SDR+ index-ii	15th December, 2018	Mr. Satyajit S. Suvarna and Mrs. Eureka S. Suvarna	Mr. Satish R. Bhardwaj and Mrs. Promilla Satish Bhardwaj.	Original
3	Registered Agreement for Sale a/w RR bearing number BRL-1-10433-2022 +SDR+ index-ii	20th July, 2022	Mr. Satish R. Bhardwaj and Mrs. Promilla Satish Bhardwaj.	Mrs. Hansa Jagdish Somani, Mr. Jagdish Chunilal Somani & Mr. Dhiraj Jagdish Somani	Original
4	Share Certificate #0013 [shares from 0061 to 0065]	21st October, 2007	Evershine Grandeur CHSL	Mr. Satyajit S. Suvarna and Mrs. Eureka S. Suvarna & then it was transferred in favour of Mr. Satish R. Bhardwaj and Mrs. Promilla S. Bhardwaj on dated 10th February, 2019	Original
5	NOC	16th July, 2022	Evershine Grandeur CHSL	IDFC First Bank LTD	Original

6	OC	12th April, 2006	BMC.	-	Part of the Agreement
7	OCR	-	-	-	Part of the Agreement
8	Registration Certificate	16th October, 2006	-	-	Photocopy Verified

Please keep this copy in your records safely.

(This is a computer-generated letter and does not require a signature)

View loan account details

Web | Android App | iOS App

FIRST Bank Limited (formerly IDFC Bank Limited)
 Naman Chambers, C 32, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 Tel: + 91 22 7132 5500 Fax: +91 22 2654 0354
 Registered Office: KRM Towers, 7th Floor, No. 1. Harrington Road, Chetpet, Chennai 600031, Tel: +91 44 4564 4000 Fax: +91 44 4564 4022 CIN: L65110TN2014PLC097792 customer.care@idfcfirstbank.com www.idfcfirstbank.com



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