

TOP CASH NOF

For The Akola Urban Co-Op. Bank Ltd.
(Multi- State Scheduled Bank)
Branch, Nashik

LOAN AGREEMENT HOME TOP-UP LOAN

[Signature]
Authorised Signatory

800

(To be stamped as an Agreement + Power of Attorney + Indemnity as per the Stamp Act of the respective states and not be attested)

To,
State Bank of India
MAKHMALABAD Branch

Place: Nashik

Date: 20 DEC 2019

Loan Agreement

Whereas, State Bank of India, a body corporate constituted under State Bank of India Act 1955, having its Corporate Centre at Madame Cama Road, Nariman Point, Mumbai-400 021 having one of its Branch Offices at MAKHMALABAD hereinafter called the "the Bank" which expression shall include its successors and assigns) having, at the request, of the person(s) listed below under the head **Name(s) of the borrower(s)** (hereinafter, called "the Borrower(s)" which expression shall include his/her respective heirs, executors, administrators and assigns) granted the Borrower(s) a Personal Loan limit mentioned against the head **Loan amount** under the scheme SBI Home Top-Up Loan for the **purpose** stated below ((hereinafter called "the loan"), it is agreed on the basis of details mentioned below

(i) Name(s) of the borrower(s)

Applicant No.	Name in full	Fathers/Husbands name in full	Age	Residential address
1	Mr. KIRAN KEDU JADHAV	KEDU	29	FLAT NO 204 A WING SKY ELEGANCE, OPP OMKAR BUNGLOW, KISHOR SURYAWANSHI MARG DINDORI ROAD NIPHAD-422003
2	Mrs. INDUBAI KEDU JADHAV	KEDU	55	FLAT NO 204 A WING SKY ELEGANCE APPT, NEAR OMKAR BUNGLOW, NEAR KISHOR SURYAWANSHI MARG DINDORI RD NIPHAD-422003

The Akola Urban Co-Operative Bank Ltd. Akola Branch Nashik, Maharashtra
 Plaza Building, Sarwan House, Old
 Akola Road, Nashik
 Dist. Pr. No. 10/11/07/2248-51

Borrower(s) address for receiving notices under this agreement -


(a) Postal Address- FLAT NO 204 A WING SKY ELEGANCE, OPP OMKAR BUNGLOW, KISHOR SURYAWANSHI MARG DINDORI ROAD NIPHAD - 422003 (b) Fax No with area code

(c) E-mail address- KIRANJADHAV@GMAIL.COM

(d) PIN Code - 422003

(ii) Purpose of Loan - TO MEET THE GENERAL PURPOSE

(iii) Loan amount - Rs.3,48,000.00, (Rupees Three Lakhs Forty Eight Thousand Only)


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(iv) @Type of facility - Overdraft /Term Loan (Strike off whichever is not applicable) _____

(v) Loan Tenor (A) - 300 months. (vi) Moratorium (B) 0 months.

(vii) Number of Equated Monthly Instalments (EMIs) (A-B) - 300

(viii) Amount of each EMI - Rs.2,862.00

(ix) Interest rate* - Interest on the loan outstanding will be charged at the rate of 4.05% (spread) above RBIs Repo Rate which presently is 5.4% p. a. The present effective rate of interest being 8.75% p. a calculated on daily balance of the loan amount at monthly rests, subject to the interest rate reset on the 1st day of every calendar quarter, on the basis of the prevailing RBI Repo Rate. The spread is sum of Credit Risk Premium of 0.7% and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when borrowers credit assessment undergo change. Also, other cost including operating cost can be altered periodically at Bank's discretion.

(x) Date of deposit of Title Deeds by the borrower(s) with the Bank for securing Home Loan availed -
20 DEC 2019

(xi) Description of property mortgaged by the borrower(s) to the Bank by depositing Title Deeds mentioned above, where on the extension of charge is proposed to be made. _____

Flat/House No.	
Name of the Building	
Plot No.	
Street Name	
Name of the area	
City	
Pin Code	
Electricity consumer No./Connection Details	
Carpet Area,Sq.Ft	
Super Built-up area,Sq. Ft	
Bounded by	
On the East	

2. In consideration of the grant of the said Loan and continuance of the said facility for such time as the Bank may deem fit, I/we, "the Borrower(s)" do hereby irrevocably and unconditionally agree and undertake, so as to bind myself/ourselves, my/our heirs, executors, administrators, estates, assigns and effects as follows, viz.

(i) The Borrower(s) undertake to keep deposited, the title deeds pertaining to the property described above deposited by him/her/them with the Bank with the purpose and intention of creation of Mortgage in favour of the Bank for securing Home Loan availed by him/her/them from the Bank for funding

On the West		acquisition of the said property by him/her/them during the currency of loan availed by him/her/them under SBI Home Top-Up Loan scheme also under this agreement,
On the North		
On the South		

(ii) The Borrower(s) undertake that he/she/they will not sell assign, mortgage, charge or in any way encumber or alienate the said flat/house/land **property described above** or any part thereof/consumer durables/furnishings so long as he/she/they are indebted to the Bank in the said loan account without prior permission of the Bank in writing, duly signed by the Competent Officer. Competent Officer for this purpose will be the Head of the branch/office of the Bank where my/our Home Loan/ Home Top-Up Loan is maintained.

(iii) The Borrower(s) undertake to obtain prior No Objection Certificate from the Bank before letting out / giving on leave and licence of the said property described above.

(iv) The disbursement of the amount of the loan shall be at the Bank's absolute discretion. The loan will be disbursed as under -

In case where the facility type is Term Loan: Term loan account in the Borrower(s)' name will be debited and the amount so debited will be credited to Savings Bank/Current account of as per the Borrower(s)' instructions.

In case where the facility type is Overdraft: Drawing Limit will be made available by the Bank in the designated current account of the Borrower(s) maintained with the Bank. The Borrower(s) will be allowed to draw, through cheques/ATM-cum-Debit Card/Other debit instruments authorized by the Reserve Bank of India, from the account upto the Drawing Limit or the Drawing Power whichever is lower. Drawing Power will be calculated after deducting stipulated repayment of the part of the principal amount at stipulated intervals.

(v) **Total loan tenor (A)** will be as mentioned above, from the date of document execution by the Borrower(s) including a **moratorium period (B)** as mentioned above. The Loan is to be repaid in Equated Monthly Installment (EMIs) as mentioned above commencing from one month after completion of moratorium, on or before 7th day of every month. The equated monthly installments also include interest component.

In case of overdraft type of facility, drawing power in the overdraft account will be reduced in accordance with the stipulated repayment schedule, and the Borrowers will keep the drawings within the prevailing drawing power.

The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.

In case of Term Loan, the Borrower(s)' liability to the Bank will be extinguished only when the outstanding in the loan account becomes Nil, on payment of residual amount, if any. In case of

overdraft facility, the Borrower's liability to the Bank will continue till the loan account is closed.

(vi) The Bank shall at any time and from time to time be entitled to vary the Margin and the RBI's REPO RATE at its discretion.

The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate.

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.

Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

Penal interest in case of default: If the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest (compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque/ECS/SI. Besides, the Bank shall also charge a penalty, the rate of which shall be decided by the Bank from time to time, for every bounced cheque/ ECS/SI for any reason whatsoever in addition to the enhanced rate of interest as applicable (present penalty amount Rs.250/- for every bounced cheque/ECS/SI).

(vii) The Borrower(s) agree to service pre-EMI interest applied every month within 7 days of application of interest during the moratorium period.

(viii) The Borrower(s) declare and confirm that the amount of the loan or the balance then outstanding shall become payable at once in case of death of anyone of the Borrowers. In case of death, the Bank may, at its discretion, continue the loan provided sufficient collateral security is furnished by the legal heirs of the deceased borrower/surviving borrower(s) or some satisfactory arrangement for repayment acceptable to the Bank has been made by the Borrower(s)' legal heirs/surviving borrower(s).

(ix) The Borrower(s) shall arrange for the payment of the equated monthly instalments from his/her/their monthly salary or in whatever manner deemed fit * or by debit on the due dates from the Current /Savings Bank account with Branch/or any other Branch where he/she/they may hold the account singly or jointly and to appropriate the same in repayment of the said loan and interest.

The Borrower(s) shall execute in favour of the Bank a letter of authority, addressed to his/her/their employers to recover and pay to the Bank the equated monthly instalment from his/her/their salary every month*.

* Delete if not appropriate.

x) On demand the Borrower(s) agree to deliver to the Bank post-dated cheques / debit authorizations/

any other money transfer instrument authorized by the Reserve Bank of India and acceptable to the Bank (hereinafter referred to as Cheques) for payment of monthly instalments and warrant that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the Borrower(s)' liability to pay the monthly instalments or any other sum. The Borrower(s) agree to forthwith replace the cheques/issue fresh cheques, if required by the Bank. The Borrower(s) shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if he/she/they do so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under the Negotiable Instruments Act, shall apply.

xi) The Borrower(s) declare and confirm that on his/her/their retirement, the outstanding amount of the loan sanctioned to him/her/them will become repayable at once. The Bank may, at its discretion, continue the loan provided satisfactory arrangement for repayment, acceptable to the Bank has been made by the Borrower(s).

xii) In the event of cessation of Borrower(s)' business/service with his/her/their employers by way of resignation or otherwise (except as a result of death or retirement), the Borrower(s) undertake to repay to the Bank forthwith on demand the balance principal amount of the loan, or the balances then outstanding whichever is higher.

xiii) In the event of the Borrower(s)' ceasing to be in business/service of his/her/their employer whether by retirement, resignation, death or by operation of law or for any other reason or cause whatsoever and howsoever the Bank shall be entitled at its discretion, to write to the Borrower(s)' employers to appropriate and set off (i) any amount which may then be payable by the employers to the Borrower(s) whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and (ii) any amount that may be standing to the credit of any account which the Borrower(s) may have with the employers or with the Bank, either singly or jointly, towards repayment of the balance that may be then remaining due and payable by the Borrower(s) in his/her/their said loan account together with interest thereon at the applicable rates upto the date of such repayment. Any such appropriation made by the Bank or Borrower(s)' employers shall be conclusive and binding on the Borrower(s) and his/her/their estate both in and out of court. In any event borrower(s)' liability to make repayment of the entire dues immediately shall remain valid till the entire amount with applicable interest as up to the date of payment has been realised by the Bank whether by way of recovery from the borrower(s)' employer or otherwise.

xiv) The Borrower(s) undertake to maintain the flat/house in good tenantable repair and condition at his/her/their cost at all times so long as he/she/they is/are indebted to the Bank and that the borrower (s) shall ensure that the Bank's security is not in any way jeopardised. The borrower(s) we shall duly and punctually pay the charges, if any, payable to the Co-operative Housing Society/condominium association and also all the municipal/revenue taxes, charges, rates, cesses etc. from time to time payable by him/her/them in respect of the flat/house/land property described above. The Bank shall be at liberty to inspect the flat/house/land at any reasonable time and the Borrower(s) shall furnish all such information/particulars whatsoever as and when called upon to do so by the Bank. The borrower(s) shall provide the required no-objection consent for creating a charge on the property secured for the Loan, from the Society/Condominium or any other permissions by any authority necessary for creating the security in favour of the Bank.

(xv) The borrower(s) shall at his/her/their cost insure and keep insured in the joint names of

himself/herself/themselves and the Bank the property described above at all times against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God for such other risks for its full market value as desired by the Bank from time to time and shall endeavour to get the building in which his/her/their flat is situated insured against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake, risks and other acts of God at all times by the Co-operative housing society/apartment owner/association or any other body under whose control the building is vested. The borrower(s) shall deliver copies of the insurance policies, cover notes, premium receipts, etc., to the Bank. If the borrower(s) fail to effect such insurance the Bank will be at liberty but not obliged to insure the said house/flat against fire, flood, cyclone, typhoon, lightning, explosion, riot, strike, earthquake risks and other acts of God and debit the premium and other charges to any of my/our accounts with the Bank. The borrower(s) expressly agree and declare that the Bank shall be entitled to adjust, settle, compromise or refer to arbitration any dispute between the insurance company and the insured arising from or under or in connection with any such policy or policies of insurance and such adjustment, settlement, compromise or any award made on such reference to arbitration shall be valid and binding on him/her/them. The borrower(s) further agree that the Bank shall have a right to receive all moneys payable under any such policy or under any claim made thereunder and to give a valid receipt therefor and that the amount so received shall be credited to his/her/their loan account and the borrower(s) will not be entitled to raise any question that a larger sum might or ought to have been received or to dispute his/her/their liability for the balance remaining due on such account after such credit.

(xvi) In the event of the Bank proceeding against the house property described above which was offered as security for Home Loan under SARFAESI act, the Bank shall be at liberty to exercise its right of set off in respect of the surplus sale proceeds, if any, for the amount due under SBI Home Top-Up loan.

(xvii) The borrower(s) agree and declare that notwithstanding anything contained herein or in any other security documents the entire amount of the loan or the balances then due shall, if so decided by the Bank, become forthwith due and payable by him/her/them to the Bank, upon the happening of any of the following events and the Bank shall be entitled to enforce its dues and security.

- a) any instalment of the principal remaining unpaid for a period exceeding one month after the due date for payment thereof has expired;
- b) any interest including penal interest remaining unpaid and in arrears for a period of one month after the same has become due whether demanded or not;
- c) any breach or default in the performance or observance of any of the covenants contained in these presents and/or the security documents or any other term or condition relating to the term loans;
- d) entering into any arrangement or composition with his/her/their creditors or committing any act of insolvency;
- e) any execution or distress being enforced or levied against the whole or any part of the borrower(s) property;
- f) a receiver being appointed in respect of the whole or any part of the borrower(s) property;
- g) the occurrence of any circumstances which is prejudicial to or impairs, imperils or depreciates or which is likely to prejudice, impair, imperil or depreciate the security given to the Bank ; and
- h) the occurrence of any events or circumstances which prejudicially or adversely affect in any manner the borrower(s)' capacity to repay the amount due under the loan.

On the question whether any of the above event/s has/have happened, the decision of the Bank shall be conclusive and binding on the borrower(s).

Provided always that the Bank may in its discretion refrain from forthwith enforcing its rights under this Agreement in spite of the happening of the contingencies aforesaid and provided further that the failure or delay by the Bank in exercising any right, power or privilege hereunder or under any of the security documents shall not impair/extinguish the same or operate as waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege. The rights and remedies herein and in the security documents are cumulative and not exclusive of any rights and remedies provided by the law.

xviii) The borrower(s) also agree that the Bank shall also be entitled to transfer loan account to any of the branches of the Bank after giving due notice to him/her/them.

xix) The borrower(s) shall abide by the terms and conditions of the sanction of the loan to him/her/them as mentioned in the arrangement letter/sanction letter which forms part of this agreement and also to the rules for such loans which are now in force and also those which may be altered, revised, amended, added from time to time by the Bank/the Reserve Bank of India/Central Government/State Government.

xx) The undertakings, authority and agreements herein contained shall be irrevocable so long as the borrower(s) continue to be liable to the Bank in the said loan account.

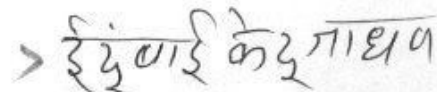
xxi) The borrower(s) hereby further agree that as precondition of the loan/ advance given to him/her/them by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed installment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish his/her/their name(s), details and photograph(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.

xxii) The borrower(s) further agree that the Bank is at liberty to disclose/share his/her/their Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to him/her/them and the nature of the securities given by him/her/them, the guarantees furnished to secure the said loans whether fund based or non-fund based, his/her/their creditworthiness and any other manner which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies and the Bank is not liable in any manner to him/her/them for providing the information as aforesaid to the Information Company.

xxiii) The borrower(s) agree that the Bank has absolute right to assign rights/ privileges under this agreement in favour of any person including securitisation company or reconstruction company under the SARFAESI Act and on such assignment, The borrower(s) will be liable to such assignee as if assignee is the Bank/lender and assignee will have all rights against the borrower(s) and as well as overall properties either given as security or otherwise to recover all debts/liabilities payable by the borrowers under this agreement.

xxiv) Notwithstanding anything contained hereinabove, I/We confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by us, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

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xxv) The borrower (s) agree that In the even of any default in repayment of SBI Home Top Up Loan or in the event of this SBI Home TopUp Loan not being liquidated before liquidation his/her/their home loan account, the Bank may apply and/or appropriate and/or set off any amount that may be standing to the credit of any of his/her/their accounts with any branch of the Bank in India or abroad and in whatever currency and/or retain any securities deposited with the Bank including any title deeds of property deposited for availing of any loan whatsoever till liquidation of any sum (whether of principal, interest or otherwise) due to the Bank from me hereunder.

xxvi) The borrower(s) declare that he/she/they have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also by the rules and regulations which may be issued by the Bank in future from time to time and in the event of his/her/their failing to do so, the Bank will have a right to recall the advance without prejudice to the Bank's right to take such appropriate action as the Bank may deem it fit and proper.

POWER OF ATTORNEY

The Borrower(s) irrevocably constitutes and appoints the Bank to be the Borrower's true and lawful attorney to do and execute for and in the name and on behalf of the Borrower(s) and where the Borrower(s) is /are more than one individual jointly and severally, all or any of the following acts, deeds and things, that is to say:

(i) To create extension of the existing mortgage to secure the outstanding loan under this agreement together with interest and costs debited from time to time.

(ii) To sign and register any document, deeds, form, contract, agreement, transfer, acceptance, receipt and any other document.

(iii) To represent, appear, plead and compromise on behalf of the Borrower(s) before any Govt. authority or local authority, court, tribunal, whatsoever.

(iv) To demand, claim and receive any money payable to borrower(s) from anybody else.

(v) To pay any tax, charges, premia, settle or compromise such disputes etc. whatsoever on behalf of the borrower(s).

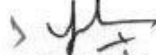
(vi) To open, close and operate any accounts with banks or institutions whatsoever.

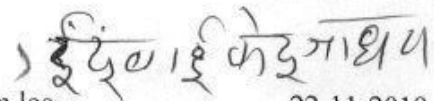
(vii) To attend and represent the Borrower(s) before any authority or tribunal and for that purpose to sign execute and deliver all such documents and make all such declaration as may be necessary;

(viii) Generally to act in the premises as fully and effectually with all intents and purposes and to do all things as are necessary and which the Borrower(s) would do if personally present;

(ix) For all and any of the purposes aforesaid to appoint a substitute or substitutes.

The Borrower(s) hereby ratifies and confirms all the acts, things, deeds performed or to be performed by the Bank or its nominees or substitutes in pursuance of any of the aforesaid powers and the powers hereby conferred shall not be determined or affected by the fact of the Borrower(s) acting personally or through another in the premises;





The powers vested in the Bank shall be **irrevocable** and subsists in favour of the Bank till all the dues of the Borrower(s) to the Bank are fully satisfied.

The aforesaid powers under the Clause may be exercised by the Bank in its sole discretion but the exercise of the powers is not obligatory on the Bank.

GENERAL PROVISIONS

Variation

No variation of this Agreement shall be binding on any Party unless, and to the extent that such variation is recorded in a written document executed by such Party, but where any such document exists and is so signed such Party shall not allege that such document is not binding by virtue of an absence of consideration.

Severability


If any provision of this Agreement is invalid, unenforceable or prohibited by law, this Agreement shall be considered divisible as to such provision and such provision, shall be inoperative and shall not be part of the consideration moving from either Party hereto to the other, and the remainder of this Agreement shall be valid, binding and of like effect as though such provision was not included herein.

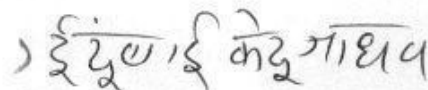
Force Majeure

Without prejudice to the provisions of this Agreement, the obligations of any Party under this Agreement shall be suspended while any such Party (the "Affected Party") is prevented or hindered from complying therewith by any cause beyond the reasonable control of the Affected Party. In such event, the Affected Party shall give written notice of suspension as soon as reasonably possible to the other parties (for the time being) to this Agreement stating the date and extent of such suspension and the cause and likely duration thereof. If within 48 (forty eight) hours from the receipt of such notice, a Party receiving the notice requests of a meeting of the Parties (for the time being) to this Agreement, then such Parties shall forthwith and in any event within 14 (fourteen) Business Days meet and discuss the nature and likely duration of the circumstances and the extent to which performance of the obligations of the Affected party shall be prevented or hindered and what action may be taken to ameliorate or remedy the position. Such Party shall take all reasonable steps within 30 (thirty) Business Days of the force majeure event unless the parties agree to an extension of the said period to ameliorate or remedy the position and shall communicate the same to the other Party. Without prejudice to the foregoing generality the Affected Party shall not unreasonably withhold its consent to any action suggested by any of such other Parties. For the purposes of this Section, a force majeure event shall include:

(a) acts of God, including without limitation fire, storms, floods, earthquake or lightning.

(b) war, hostilities, terrorist acts, riots, civil commotion or disturbances change in governmental laws, orders or regulations adversely affecting or preventing due performance by either party of its duties, obligations or responsibilities under this Deed, embargoes, actions by a government, Central or State in India or overseas, or any agency thereof, sabotage, explosions;

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(c) strikes, lockouts or other concerted industrial action; or

(d) any other acts, occurrences, events or circumstances beyond the reasonable control of the Party affected.

Notices

Any notice or other communications to be given by one Party to any other Party under, or in connection with, this Agreement shall be made in writing and signed by or on behalf of the Party giving it. It shall be served by letter of facsimile transmission (save or otherwise provided herein) and shall be deemed to be duly given or made when delivered (in case of personal delivery), at the time of transmission (in the case of facsimile transmission, provided that the sender has received a receipt indicating proper transmission and a hard copy of such notice or communication is forthwith sent by prepaid post to the relevant address set out below) or five days after being dispatched in post, postage prepaid, by the most efficient form of mail available and by registered mail if available (in the case of a letter) to such party at its address or facsimile number furnished above in this document, or such other address or facsimile number as such Party may hereafter specify for such purpose to the other Parties hereto by notice in writing.

The Parties understand that some confidential information may be transmitted over electronic mail and there are risks associated with the use of electronic mail, which can include the risk of interception, breach of confidentiality, alteration, loss or a delay in transmission, and that information sent by this means may be susceptible to forgery or distortion and agree to accept the risks of distribution by electronic mail.

Indemnification

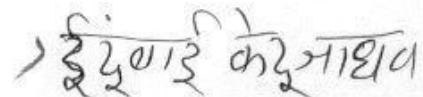
The Borrower(s) hereto indemnifies and agrees to hold the Bank harmless from and against all liabilities, obligations, losses, expenses, costs, claims and damages (including all legal costs), whether direct or indirect, asserted against, imposed upon or incurred by the Bank by reason of or resulting from any breach or inaccuracy of any representation, warranty or covenant set forth in this Agreement and / or any breach of any provisions of this Agreement by the Borrower(s). The indemnification rights under this clause are independent of, and in addition to, such rights and remedies, the Bank may have at law or in equity or otherwise, including the right to seek specific performance, rescission, restitution or other injunctive relief, none of which rights or remedies shall be affected or diminished thereby.

KEY FACT STATEMENT Home Equity Term Loan

1.	Loan Amount	348000 (Rupees Three Lakhs Forty Eight Thousand Only)
2.	Loan Term	25 Years 0 Month
	Interest Type (fixed or	

3.	floating)	Floating
4.	a) Interest chargeable (in case of floating rate loans)	a) 8.75% p.a. (ONE-YEARMCLR+3.35%)
	b) Interest chargeable (in case of fixed rate loans)	b) NOT APPLICABLE
5.	Date of Interest reset	NOT APPLICABLE
6.	Mode of communication of changes in interest rates	Bank's web-site: www.sbi.com & entry in statement of loan account
7.	Fee Payable	
a.	On Application (PI individually specify all type of fee)	(i) Processing Fee: Rs. 0 (ii) Fee for Legal opinion: Rs. (iii) Valuation Fee: Rs. (iv) CERSAI Registration: Rs.
b.	During the term of the loan (PI individually specify all type of fee)	NIL (Cost of insurance of the property has to be borne by the customer)
c.	On foreclosure (PI individually specify all type of fee)	NILL
d.	Fee refundable if loan is not sanctioned	Processing Fee will be refunded, if not sanctioned. However, processing fee will not be refunded after sanction of loan.
e.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
f.	Penalty for delayed payments	(i) Rs.500/- plus Goods and Services Tax for every delayed EMI payment. (ii) Enhanced rate of interest @2% p.a. on irregular amount over and above the applicable interest rate, if the EMI remains unpaid for more than 30 days.
9.	EMI payable	Rs. 2,862.00 (EMIs may vary consequent upon changes in interest rate).
9.	Details of security/ collateral obtained	(i) (ii) (iii)
10.	Date on which the annual outstanding balance statement will be issued	As on 31st March every year by 30th April.

Signed & Delivered by

Mr. KIRAN KEDU JADHAV S/O D/O W/O Mr. KEDU

Handwritten text in Marathi script: १२२०१२ ०१२ ११९१५

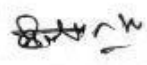
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FLAT NO 204 A WING SKY ELEGANCE, OPP OMKAR BUNGLOW, KISHOR SURYAWANSHI MARG DINDORI ROAD-422003

(Borrower) (Signature)

Date:

Signed for and on behalf of State Bank of India by

Shri/Smt SHASHIKANT SALUNKE 

(Dy. General Manager/Asst. General Manager/

Chief Manager/ Branch Manager _____ Signature _____

Branch, an authorized officer of State Bank of India.