

**IDBI BANK**

Date: CIN: L65190MH2004G01148838	31-03-2023 20:56:07	Label Code :	
Representative Name :	DSADRIAS - DRISHTI ASSOCIATES	Sourcing Channel / RAC/ Branch Code :	
Processing RAC :	855-RAC - NARIMANPOINT - MUMBAI	Application No :	HL00855000451647

To,
ADITYAVIKRAM GUPTA
ADITYAVARDHAN GUPTA
SADHNA ANOOPKUMAR GUPTA
ANOOP GUPTA

ROW HOUSE NO 26 VASANT VIHAR POKHRAN ROAD, NO 2 THANE W,
THANE, MAHARASHTRA
400610

Signatures

① *[Signature]* (Applicant)

② *[Signature]* (Co-applicant/s)

③ *[Signature]* (Guarantor)

④ *[Signature]*

Dear Sir(s)/Madam(s)

Subject - Home 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

Facility	Home Loan
Purpose	REPO LINKED SUVIDHA TOP UP NON HOUSING PURPOSE
Limit/Sanctioned amount	Not exceeding Rs 9200000.00 /- (RUPEES NINETY-TWO LAKHS ONLY)
Tenor	204 Months
Type of Rate of Interest	Floating rate linked to Bank's Repo Link Lending Rate (RLLR)
Rate of Interest	9.50 % per annum as on date or as applicable at the time of first/initial disbursement. • The ROI shall be benchmarked with RLLR(i.e.REPO Rate+ Base spread) • Current RLLR is..... • ROI may increase or decrease with any change in Repo Rate by RBI from time to time and/or pursuant to change in rate of Base Spread and risk Spread by the bank.. • Any change in base spread shall be made once every 3 years from the date of first disbursement of loan, during the tenor of the Loan.
Periodicity of Interest Application	Monthly reducing basis



आईडीबीआई बैंक लि., रिटेल एसेट सेंटर, बी विंग, दूसरी मंजिल, मित्तल कोर्ट, नरीमन पॉइंट, मुंबई, पिन- 400021 महाराष्ट्र

IDBI BANK LTD., Retail Asset Center, B wing, 2nd floor, Mittal Court, Nariman Point, Mumbai, Pin- 400021 Maharashtra

आईडीबीआई बैंक लि., आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005 Website: www.idbibank.in
IDBI Bank Ltd., IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005. Website: www.idbibank.in

Equated Monthly Installment (EMI)	Rs.91060.00 (Rupees Ninety-One Thousand Sixty only)
	<ul style="list-style-type: none"> • EMI indicated above is based on the Current RLLR. • EMI and/or Tenor may change with the revision in the bank's RLLR. • With any downward revision in ROI, EMI will be kept unchanged and tenor will be modified. • In no event tenor will be extended beyond 5 years from the original sanctioned tenor. • Wherever upward revision in ROI requires change in tenor beyond 5 years, in such case tenor shall remain unchanged and EMI shall be fixed as per revised ROI and residual tenor. • In event of overdue amount(if any) in loan account, above mentioned changes in tenor or EMI, as the case maybe, due to revision in RLLR, will not be implemented till clearance of overdue amount. • The repayment / amortization schedule is annexed hereto as 'Annexure', which is subject to the terms & conditions mentioned in above clause on EMI.

Review Of setting of Interest rate	Any changes in RLLR due to change in REPO rate shall be applied to the loan account.	
Default Interest Rate	2% per annum for the overdue amount and overdue period.	
Margin/ Borrower's Contribution	—% of the Property cost	
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) thereafter. 	
Repayment Mode	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	
Part-Payment Terms and Conditions	Maximum no. of times: Not more than one prepayment in a month. Minimum amount: Rs 25,000/- every time.	
Prepayment / Foreclosure	<ul style="list-style-type: none"> • No Prepayment/foreclosure charges on floating rate Loan availed by individuals. • <u>In part Disbursement cases.</u> • If customer does not wish to avail any further disbursement, Customer has to be 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/foreclosure his loan without availing the full loan amount sanctioned or submission of restriction letter, the last disbursement made would be treated as Final disbursement.. 	
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
	Swapping of PDCs / Security Cheques	575+Applicable GST
	Cheque Return/ ECS Return/ SI Return Charges	300+Applicable GST
	Duplicate Statement Charge	115+Applicable GST
	Re-issuance of PO/DD	115+Applicable GST
	Duplicate Certificate / Interest Paid Certificate	150+Applicable GST



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permiss
 Gupta
 Rajiv Kumar
 Gupta

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	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		
	Legal & Technical Charges	Property location	Legal	Technical
		Metro & Urban	2500 +Applicable GST	2500+Applicable GST
		Semi Urban & Rural	2500+Applicable GST	2500+Applicable GST
		APF Projects (All Locations)	NIL	NIL
	Document Retrieval Charges	Natural amortization 1,000 Fore closure BT/Other closures 2,500		
	Foreclosure Letter Issuance	500+Applicable GST - per request		
	Property Inspection charges for immovable properties	Loan amt. Up to 35 lakhs :750 + applicable GST	Loan amt. Above 35 lakhs to 75 lakhs : 1500 + applicable GST	Loan amt. Above 75 lakhs : 2000 + applicable GST
Partial Property Release/Property Swapping Charges	Particulars		Charges	
	# Property Swapping Charges		Rs.25,000*	
	# Partial release of property		Rs.10,000*	
	# Subject to extant product norms *Charges for Documentation will be recovered separately.			
Processing fees	0.00 (+ Applicable GST) of which 0.00 (+ Applicable GST) is collected as administration fee and is Non-Refundable.			
Security	FLAT NO.1202 12TH FLOOR M WINGH,GODREJ THE TREES RESIDENCY VIKHROLI EAST,MUM,MH,400079			
Guarantee	As required by the Bank.			
The aforesaid sanction of the loan	Terms and conditions as mentioned in the sanction letter. <ul style="list-style-type: none"> The Bank reserves its right to review the rate of interest after every 24 months from date of first disbursement on the basis of latest credit score and any changes in the ROI will be effected by way of change in EMI. 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 ___sqft. Property Insurance is mandatory prior to disbursement. Loan Agreement to be franked with ___% of loan amount as Stamp Duty. Applicable franking/notary charges along with all documentation charges to be borne by the customer. 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. 			



① Sr. Accountant

② Vikram [Signature]

③ Vaadkar [Signature]

④ [Signature]

Additional Terms and Conditions, if any	<ol style="list-style-type: none"> 1 All verifications to be positive. Legal Search and Technical of the property to be clear . 2 Two valuation reports to be obtained and LTV not to exceed 75% of Realizable sale Value. 3 Property to be insured as per Bank norms and Insurance premium to be collected from the applicant as per norms. 4 Property Visit report should be documented before Disbursement . 5 All documents to be submitted as per the Legal Report. 6 Entire amount of applicable PF (if any), insurance & other charges to be collected prior to disbursement. 7 Intimation to Mortgage to be filed within 29 days upon disbursement and Original Receipt of the same to be submitted to IDBI Bank. 8 Legal, Technical and Search of the property to be as per bank product norms . 9 Foreclosure statement and LOD from Union Bank of India to be submitted. 10 Linking of primary Loan account to be done with all loan account on same property and property documents to be released on closure of all linked docs. 11 Original property documents as per LoD along with No Dues from originating lender, NoC from Society / Builder etc. to be submitted within 30 days of BT disbursement 12 Rent agreement towards rental income to be kept on record. 13 Application form to be duly filled and signed by all applicants with sign across the photograph. 14 Letter from the company confirming retirement age to be kept on record. 15 CMR charges of Rs.650/- to be recovered from the client.
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Other terms and conditions

1. The 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, for the latest applicable schedule of charges, please visit www.idbibank.in
2. The loan eligibility and EMI amount is based on current Rate of Interest and is subject to change. for any revision in Repo Linked Lending Rate (RLLR) of the bank. If the Repo Linked Lending Rate (RLLR) changes before disbursement of loan, the loan agreement will be executed with the 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 insurance company. t h e
8. All security cheques submitted by the customers at the time of availing the loan and at the time of change in r e p a y m e n t mandate will be returned after closure of the loan account.

Thanking You.

Handwritten signature



For IDBI Bank Limited
(Authorized Signatory)

SQ *Handwritten signature*
 vikram ② *Handwritten signature*
 Vasanth ③ *Handwritten signature*
 ④ *Handwritten signature*

Acknowledgement for HL00855000451647

I/We have read the terms and conditions mentioned in this offer letter and accept the same . I/We have clearly understood the concept of Repo rate linked lending rate(RLLR) and we acknowledge that the rate of interest on our IDBI Bank Home Loan will be linked to RBI Repo rate and bank's interest rate spread/risk spread. I/We further state that, I/We shall pay applicable rate of interest and increased EMI/tenure in event of increase in RBI Repo rate and bank's interest rate spreads.

Signature	Applicant	Co-applicant	Guarantor

Please contact your relationship manager for further queries:

Name:

Email Id:

Mobile:

Landline:



Handwritten notes and signatures:
* ① *scanned*
Vikram ② *Gupta*
Vasellam ③ *Richa Vasellam*
④ *10/3/20*
10/3/20