

First Purchase Directly from Builder-Constructed Flat ready to use

AFFIDAVIT CUM UNDERTAKING

I/We, _____ and _____
_____, residing at _____
do hereby solemnly state and affirm as under:

1. I/We intend to purchase/acquire a Flat bearing No _____
admeasuring about _____ sq. ft carpet area, in the Building _____
_____ Name/Description of the Building)
situated at _____

(the said Flat) from the Developer/Builder M/s. _____

2. I/We have paid a part amount of the purchase consideration to the
Developer/Builder M/s. _____
as per the terms and conditions of the Agreement for Sale entered into
with the Developer/Builder, which is duly registered with the Sub-
Registrar of Assurances, _____, under Serial No. _____ on

3. I/We have applied to Kotak Mahindra Bank Limited at its office at _____
_____ (hereinafter referred to as "the Bank")
for a loan of Rs. _____ (Rupees _____
_____ only) with the help of which I/We have
decided to pay the balance amount of purchase consideration in respect
of the said Flat to the Developer/Builder M/s. _____

4. I/We have personally verified the original building plan sanctioned
/approved by the _____ (Name of the concerned
corporation) Corporation on _____ as also the Commence Certificate
dated _____ issued by _____ Corporation in
respect of the Building _____ situated at _____
_____ in which the said Flat is constructed by the Developer/Builder
M/s. _____

[Handwritten signature]

[Handwritten signature]

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5. I/We hereby declare and confirm that the said Flat and the Building _____ have been constructed exactly as per the approved/sanctioned plan and commencement certificate issued by _____ and also as per the applicable Building Bye Laws and that there is no deviation whatsoever, in the said Flat and/or the Building _____, from the specifications and measurements shown in the approved/sanctioned plan.
6. I/We have already furnished to the Bank, copies of the approved/sanctioned plan and the commencement certificate issued by _____ Corporation.
7. I/We have also verified the original Building Completion Certificate dated _____ in respect of the Building _____-issued by _____ Corporation and furnished a copy thereof to the Bank. OR* Building completion certificate in respect of the Building _____ has not yet been issued by _____ Corporation and I/We undertake to furnish to the Bank a copy of the building completion certificate in respect of the Building _____ within 3 months of completion of construction. * delete whatever is not applicable
8. If I/We fail to furnish a copy of the building completion certificate to the Bank within 3 months of the completion of construction, the Bank shall have full power and authority to recall the entire loan together with interest, costs and other charges that may be payable by me/us to the Bank.

DEPONENT/S

VERIFICATION

I/We hereby solemnly declare and confirm that what is stated in para 1 to 8 above is true to my/our own knowledge and that nothing material has been concealed.

DEPONENT/S

Before Me

J. M. [Signature]

2 [Signature]

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NOTARY

Date : / /

The Manager
Kotak Mahindra Bank Limited
Location address : _____

Dear Sir,

Sub : Request for Disbursement.

This is with reference to the Loan No: _____ sanctioned for INR _____ /-
You are requested to disburse the Part / Full / Final loan amount.

Please issue a Banker's cheque as per the details below:-

Date of disbursement:
Day Month Year

Dear Customer, please note the following:

1. In order to ensure the loan amount is available to you on the date requested by you, the loan will be disbursed 1 working day prior to the above-said date. Interest on the disbursed loan would start from the actual date of disbursement.
2. The rate of interest mentioned in your sanction letter is subject to change in accordance with the prevailing rate as on the actual date of disbursement.
3. The disbursement of the loan may be delayed if the necessary documents, required to be submitted prior to the disbursement, have not been provided.
4. The disbursement cheque will only be handed over, if the documents required to be provided by you on the day of cheque handover, are submitted.

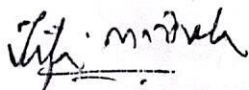
Amount INR _____

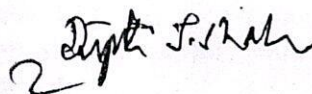
Beneficiary Name _____

Beneficiary Account No. _____

Request you to start EMI from 1st / 10th of
Month Year

Your's faithfully,





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(Name and Signature of Borrower/ Co-borrower(s))

Date : / /

The Manager
Kotak Mahindra Bank Limited
Location address : _____

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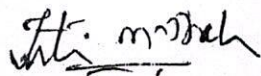
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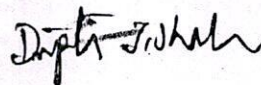
Beneficiary Name _____

Beneficiary Account No. _____

Request you to start EMI from 1st / 10th of
Month Year

Your's faithfully,





3

(Name and Signature of Borrower/ Co-borrower(s))