

DATE: 16-Feb-2024

TO,

SANJAY RAMESH NARANG

137/1, RAILWAY PARALLEL ROAD, KUMARA PARK WEST

BANGALORE-560020

KARNATAKA

Dear Sir / Madam,

Ref : Prepayment of your Home Loan(HL)

Account No : HHLDUB00170884

Linked Account No:

With reference to your request for the above, we enclose here with the following amount payable for your loan

Principal O/S	:	6,96,79,331.00
Late Payment Penalty Charges	:	7,536.00
Interest For the Month	:	4,06,462.76
Pending PEMI	:	<u>2,35,091.51</u>
Total Amount Payable	:	<u>7,03,28,421.27</u>

Note:-

1. This quote assumes that your last EMI has cleared.
2. Interest is calculated till 19-Feb-2024. For each day beyond this date an additional interest will be charged at the rate of Rs 27097.52 per day.
3. Kindly ensure funds are realized in your loan account on or before 19-Feb-2024. Please take into account three working days for cheque/DD clearance.
4. **If the loan foreclosure is initiated after the 15th day of the month, subsequent month's EMI may be presented.**
5. **On prepayment of the loan, we shall try to prevent banking the subsequent month's installment. As a precaution, we advise you to make a "Stop Payment Request", for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.**
6. The above mentioned amount is valid subject to clearance of all the cheque /installments till date.
7. Applicability of foreclosure charges is subject to final validation of the foreclosure norms at the time of closure of loan.
8. We will accept a single cheque/Draft of full payable amount, favoring "Indiabulls Housing Finance Limited"
9. This foreclosure statement is valid till the next PEMI/EMI date of the loan account.
10. Any housing loan in which CLSS has been claimed under PMAY but construction of house has not been completed within prescribed time limit or the construction is not in compliance with the building bylaws, will not be eligible for benefit of PMAY subsidy. The PMAY subsidy if any received from NHB, will be returned back due to non-submission of property completion certificate and/or non-compliance of construction norms.
11. Please note that Foreclosure Amount will not be accepted from 25th to 2nd.
12. Please note that the property papers will be released only after the closure of all linked loans to the property.
13. Please collect the property papers from branch within 30 days of payment/ realized funds, else it will lead to Rs. 1000/- charges on daily basis beyond 30 days.

Kindly submit the above to the Indiabulls Housing Finance Limited at the below mentioned address and for further details please call the customer care desk, who would be glad to assist you.

Thanking you and soliciting your patronage in future.

This is a system generated letter and requires no signature.

For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. Indiabulls reserves the right to rectify any errors/ discrepancies with due intimation to the customer.

Please quote your Loan Account Number whenever you contact us.

For any further clarifications you are requested to contact respective Home Branch.

DELHI OFFICE :- A34, 2ND & 3RD FLOOR, LAJPAT NAGAR-2, ABOVE ICICI BANK, NEW DELHI-110024 DUBAI OFFICE :- VIGOR BUSINESS CENTRE, 25TH FLOOR, IRIS BAY TOWER, BUSINESS BAY, DUBAI, UAE, PO BOX: 27030 DUBAI DUBAI/ U A E

Tel: 1800-572-7777(Toll free) Whats app: 8929899391 Mailto: homeloans@indiabulls.com

WebMail: www.indiabullshomeloans.com, Monday to Saturday (Except Second and Third Saturday and Public Holidays) between 9 am to 6 pm, CIN - L65922DL2005PLC136029