



Date: 08/11/2016

To,
MR. SACHIN SUBHASH SHINDE
FANAS DONGARI PEN
RAIGAD
RAIGAD - 402107
MAHARASHTRA
Phone : 9850733381.

Dear Customer,

Welcome to HDFC Bank and thank you for choosing us for your **BUSINESS LOAN**.

We are pleased to inform you that your loan for **Rs. 5,70,000.00** has been disbursed and your **BUSINESS LOAN** Account Number is **42552984**.

As you are aware, we will present the installment cheque on the **04th** of every **Month**. Please ensure that your bank account is adequately funded. This will avoid levy of additional charges for non-receipt of payment.

Your Installment amount is **Rs. 20,607.00** and the repayment will start from **04/12/2016**.

If you require any further details on your **BUSINESS LOAN** Account, please contact us at any of the telephone numbers given below. Our customer service representatives will be glad to assist you.

We value your relationship with us and assure you of our best services always.

Best Regards

HDFC Bank Ltd.

This is a computer generated letter hence does not require any signature.

HDFC BANK LTD.

Please quote your **BUSINESS LOAN** Account number whenever you contact us.

For any clarification you are requested to contact BUSINESS LOAN Dept.

At: RETAIL ASSETS 1)NEW VIJAY CINEMA,CHEMBUR, 2)S V ROAD,KANDIVALI-W, 3)TRADESTAR,ANDHERI-E,
MUMBAI, 400059.

Phone No : 22-61606161,.

Email : loansupport@hdfcbank.com

Security PDC's

Agreement No. 42552984

Sno	Cheque Number	Destination Bank Name	Cheque Amount
1	000223	HDFC BANK LTD	61,821.00
2	000224	HDFC BANK LTD	185,463.00

General Information#

Terms and Conditions of the Loan

All terms/ conditions of the loan are as per the Agreement executed between us and it is assumed that these have been fully understood/ accepted by you.

Repayment Schedule

The Repayment Schedule of your Loan is enclosed herewith. Repayment Schedule provides the amount of each EMI, due dates and break-up between principal and interest components. It also provides the outstanding principal after realization of each installment.

IMPORTANT : The outstanding principal should not be taken as the only obligation to the Bank under this Loan Agreement. Prepayment penalty and other charges, if applicable, are also payable at the time of full and final settlement.

Statement of Account

Statement of Loan Account provides details of repayments and can be furnished upon request.

Swap of the Mode of Repayment

The facility of substituting the existing instructions for repayment of EMIs can be allowed. This can be done by submitting set of fresh instructions alongwith Security Cheques (as applicable) for the remaining installment at any of our Retail Loans Service Centers listed under <http://www.hdfcbank.com/personal/find-your-nearest/find-your-nearest-rlsc>.

IMPORTANT : Please note that from the date of receipt of fresh instructions, 30 working days are required for effecting the swap. Till such time, the existing instructions will remain in operation for the installment falling due during the intervening period, and necessary cover funds must be provided for the same. Once the Swap is activated, the un-encashed Post Dated Cheques (PDCs) / Security Cheques will be defaced and retained at our end. In case you wish these to be returned, kindly lodge a request through Phonebanking or visit www.hdfcbank.com/services and log your request within a maximum of 45 days from the date of this application. In case we do not hear from you within this period, the cheques shall be destroyed.

Maturity of Loan

A Closure Letter will be issued within 30 working days on full and final settlement of the Loan Account. In case of Vehicle Loans, a No Objection Certificate and Form-35 for relinquishment of Hypothecation will also be issued with the closure letter. For Loan Against Property and Loan Against Rent Receivables, the Title Deed/ Documents of Ownership will be returned within 20 working days. from the date of clearance of the foreclosure payment, subject to, closure of all facilities linked to the collateral.

Interstate NOCs

In the event of a Borrower requiring a NOC for purpose of interstate registration, Deposit of Rs. 5000 will be charged which will be refunded post submission of transferred Registration certificate to the bank. It will be the borrower's responsibility to provide the transferred Registration certificate to the bank.

Floating Rate Revision

Effective 1st February 2014 any revision in the interest rate of your secured loan facility(s) would be effected on the same day in accordance to changes in Bank's Base Rate.

Pre-Payment of Loans

Prepayment of the loan is allowed at sole discretion of the Bank and with a minimum of 30 days' notice in writing. The schedule of charges for pre-payment (if permissible) are detailed hereunder. These are computed as a percentage of the outstanding Principal as on the date of foreclosure:

	Personal / Express Personal Loan	Personal Loan Golden Edge	Business / Express Business Loan / Self Employed Professional Loan/ Express Loan Plus	Two Wheeler Loan	Auto Loan / Used Car Loans	Commercial Vehicle / Used Commercial Vehicle Loan	Construction Equipment / Used Construction Equipment Loan	Infrastructure Term Loan	Loan Against Property / Commercial Property / Rent Receivables	Mortgage Agri Credit	Health Care Equipment / Project Finance	Education Loan	Loan - Self Help Group
Within 6 months from the First EMI Date	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed	4%	4%	4%	Not Allowed	4%	4%	4%*	Nil
Within 7 months to 12 months from the First EMI Date			4%	6%	6%	4%	4%	4%	2.5%	4%	4%	4%*	Nil
Within 13 months to 24 months from the First EMI Date	4%	0%***	4%	5%	5%	2%	2%	2%	2.5%	4%	4%	4%*	Nil
Within 25 months to 36 months from the First EMI Date	3%		3%	3%	3%	2%	2%	2%	2.5%	4%	4%	4%*	Nil
Within 37 months to 60 months from the First EMI Date	2%		2%	3%	3%	2%	2%	2%	2.5%	4%	4%	4%*	Nil
After 60 months from the First EMI Date	2%		2%	3%	3%	2%	2%	2%	NIL	4%	4%	4%*	Nil

Service Tax and other Government levies as applicable will be levied additionally over and above the Foreclosure charges as specified in the above grid.

*Foreclosure Charges is applicable if loan is foreclosed during the course moratorium period only.

***Nil foreclosure charges will apply if loan is foreclosed from borrower's account. Normal foreclosure charges as mentioned under Personal Loan will apply if loan is foreclosed from any other account.

Charges Mentioned above are subject to change from time to time as per Bank's policy. Rates applicable at the time of transaction will apply.

Other Information:

- Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other charges.
- For Auto, Two Wheeler Tractor loan & Commercial Vehicle Loans: Copy of certified RC Book with hypothecation in favour of the Bank duly recorded thereon must be furnished within 45 days of disbursal, at the address mentioned in this letter. In the absence of RC Book details, Bank will not be in a position to issue the No-Objection Certificate and Form-35.
- Interest Certificate will be provided on request at the end of each financial year.
- Adequate balances must be maintained in your Bank Account on each due date. In the event of non-realization of EMI on due date, Late Payment Penalty will be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.
- Any change in mailing address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number alongwith a valid documentary proof.
- Should you require any further information / assistance from our Retail Asset Customer Service Center, we request you to carry a Valid Photo ID card to be furnished or provide a proper authority letter and self attested photo ID to your representative along with his / her photo ID.

SCHEDULE OF CHARGES	
Late Payment Penalty	@ 2.50% per month for Two Wheeler Loan & 2.00% pm for other Loan Products (on the unpaid installment)
Cheque Bouncing charges	Rs.550/- per return + Service Tax and other Government levies as applicable
Issuance of Duplicate No Objection Certificate / Special NOC / Swap of repayment Instruction	Rs.500/- per Request
Duplicate Repayment Schedule	Rs.200/- per Request
Issuance of NOC for conversion of vehicle for Commercial / Personal Use	Rs.2250/- Per Request (Applicable to Auto Loan only)
Issuance of CIBIL report	Rs.50/- Per Request
Rebooking of Loan	Rs.1000/- Per Request
Reschedulement of Loan	As applicable as on date of Reschedulement
The above fees/charges are standard rates applicable to the HDFC Bank Installment Loan Products. All fees/charges are subject to change from time to time as per Bank's policy.	

#Note: For loans extended to Self Help Groups, the terms and conditions, repayment and schedule of charges are applicable as per the clauses &

schedule stated in the Loan Agreement.

Getting information on your Loan Account was never so Easy:Just Dial our PhoneBanking Numbers or visit www.hdfcbank.com/services and write to us at your Convenience or log onto the Bank's Website to view loan details through Net Banking.

For any queries on your loan account, please visit www.hdfcbank.com/services and write in to us with complete details viz. Loan Account No., name and details of the query or call us at the below Phonebanking Numbers. (Dial 4 for Query on Loans)

North :		• Uttar Pradesh / 99359 03333	• Meghalaya / Tripura / 1800 345 3333	• Tamil Nadu / 98406 73333
• Delhi & NCR	(011) 6160 6161	Uttarakhand	Nagaland / Mizoram	Pondicherry
• Chandigarh	(0172) 6160 616	• Jammu & Kashmir / 1800 180 4333	West :	• Bangalore (080) 6160 6161
• Punjab	98153 31111	Himachal Pradesh	• Mumbai (022) 6160 6161	• Karnataka 99458 63333
• Haryana	99962 43333	East :	• Pune (020) 6160 6161	• Hyderabad (040) 6160 6161
• Jaipur	(0141) 6160 616	• Kolkata (033) 6160 6161	• Maharashtra 98906 03333	• Andhra Pradesh 99494 93333
• Rajasthan	98750 03333	• West Bengal / Sikkim 98310 73333	• (except Mumbai)/Goa	• Cochin (0484) 6160 616
• Indore	(0731) 6160 616	• Assam 99571 93333	• Ahmedabad (079) 6160 6161	• Kerala 98956 63333
• Madhya Pradesh /	98936 63333	• Orissa 99379 03333	• Gujarat 98982 71111	
Chhattisgarh		• Patna / Bihar / (0612) 6160 616	South :	
• Lucknow	(0522) 6160 616	• Jharkhand	• Chennai (044) 6160 6161	

YOUR LOAN ACCOUNT NUMBER MUST BE QUOTED IN ALL CORRESPONDENCE WITH THE BANK