

Date: 24/02/2022

Mr SOMPAL SINGH
Mrs SHOBHA SAINI

A 2 1507 SUPERTECH
ECO VILLAGE 3
NOIDA EXTN
Ghaziabad 201009

Dear Sir/Madam,

Subject: Sanction of DCB Home Loan (Application number APPL01240016)

Thank you for your patronage of DCB Bank. We are pleased to convey sanction of loan as requested by you.

The Loan is subject to general and special terms and conditions as mentioned in this letter as also the terms and conditions contained in the Loan Agreement and the documents which shall be executed by you between and in favor of DCB Bank Limited ("DCB Bank"). Further, the terms and conditions are subject to change from time to time as per Reserve Bank of India (RBI) guidelines and / or DCB Bank's policies.

Type of Loan	Home Loan		
Security	Part of Khasra No 254 Vill Girdharpur Sunarsi Paragana & Tehsil Dadri, Noida-201308, Uttar Pradesh		
Applicable External Benchmark Linked Rate (EBLR/EBLRHL)	External Benchmark Linked Rate- (For EBLR details, please refer to DCB Bank's website www.dcbbank.com)		
Type of Interest	PART FIXED + PART VARIABLE		
Rate of Interest	9.5% p.a. Interest will be charged at monthly rest (Please read Clause 18 of the General Terms and Conditions in this regard)		
Duration of the Fixed Interest Rate	The rate of interest shall remain fixed for first 2 year(s)		
Loan Amount Sanctioned	Sanctioned Loan Amount (INR)	Approved Insurance Premium Amount (INR)	Total Loan Amount including Insurance (INR)
	INR 10,00,000.00 (Rupees Ten lakh only)	INR 25,735.00 (Rupees Twenty five thousand seven hundred thirty five only)	INR 10,25,735.00 (Rupees Ten lakh twenty five thousand seven hundred thirty five only)
Equated Monthly Instalment (EMI): Total Loan Amount including Insurance	INR 18,745.00 (Rupees Eighteen thousand seven hundred forty five only)		
Number of EMIs	72 Number of EMI and/or duration may vary upon revision in rate of interest		
Total Processing Fee (Non-refundable)	INR 12,104.00 (Rupees Twelve thousand one hundred four only) (inclusive of applicable GST)		
Processing Fee Paid	INR 3,000.00 (Rupees Three thousand only) (inclusive of applicable GST)		
Balance processing fee to be deducted from loan amount due for disbursement	INR 9,104.00 (Rupees Nine thousand one hundred four only) (inclusive of applicable GST)		
Guarantor(s)	NONE		

Special Terms & Conditions:

- 1) •FI, Legal & Technical report to be positive.
- 2) Original ATS to be documented.
- 3) Applied Mutation copy reqd in favour of our Customer
- 4) Repayment from Salary A/c of ICICI Bank No 1450***
- 5) Construction Estimate to be documented & same to be vetted by valuer.
- 6) Customer undertaking to start construction within 6 months from the date of loan Disburse.
- 7) OCR to be upfront & clearance to be documented.
- 8) Loan amount to be capped as per LTV norms.
- 9) RCU on Seller KYC & Banking statement.
- 10) LTV to be restricted @70% of Rs.10.94 Lacs towards Plot Purchase and Rs 11.65/-, towards construction to be disbursed in three tranches of 25%, 50% and 25%.
- 11) CTC of last seller document to be extracted.
- 12) Original sighting and endorsement if any to be done.
- 13) Updated salary slip and Bank stat reqd of app
- 14) HR Confirmation & Karza Verification reqd of app

Please sign a copy of this letter to confirm and convey your acceptance of the terms and conditions contained herein.

On receipt of your acceptance of this letter, we shall prepare the documents for execution by you and guarantors. DCB Bank will make available the above-mentioned loan on receipt of requisite documents, submission of undertakings, compliance of sanction terms and creation of requisite charges over your assets and guarantors' assets, if applicable.

For DCB Bank Ltd.

DCB Bank Limited

Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra
CIN: L99999MH1995PLC089008 Tel: +91 22 66187000 Fax: +91 22 66589970 Website: www.dcbbank.com

Sopal Singh

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DCB BANK

Authorised Signatory

I / We confirm and accept the terms and conditions of this letter (all applicants, co-applicants and guarantors to sign below)

Name	Signature
SOMPAL SINGH	<i>Sopal Singh</i>
SHOBHA SAINI	<i>शोभा सैनी</i>

General Terms and Conditions

- This offer is valid for a period of 60 (sixty) days from the date hereof.
- All formalities applicable to the Business Loan/ Home Loan facility shall be complied with.
- The title of the security / property should be clear and marketable. The property needs to be approved by DCB Bank Limited empanelled lawyer and engineer. No disbursement will be made without legal and valuation clearance. You shall pay the cost of services of empanelled lawyer, engineer, valuer, etc. in connection with this loan. All taxes, duties and levies as applicable to a specific transaction are to be borne by you.
- In the case of construction or improvement of the building by the Borrower under the Home Loan, the Borrower has to deliver to DCB Bank, the below mentioned documents prior to disbursement of loan:
 - Approved building plan duly sanctioned by Competent Authority.
 - Copy of the commencement certificate and layout plan sanctioned by Competent Authority.
- In the case of purchase of property with building utilising the loan, the Borrower shall procure from the seller and deliver to the DCB Bank:
 - A copy of building plan duly sanctioned by Competent Authority prior to disbursement of the Loan;
 - An affidavit affirming that the building has been constructed as per approved / sanctioned building plan and / or building by-laws and, where applicable, has Completion Certificate issued by the Competent Authority, along with a copy of Completion Certificate.
- The Home Loan is being sanctioned to you with a clear understanding that the property in question is located in India and within the approved city limits as specified by DCB Bank. Even within the specified limits DCB Bank may refuse to disburse the loan if the property does not meet applicable lending norms and guidelines.
- Prior to disbursement of the loan, you (the "Borrower") are required to submit duly signed and executed National Automated Clearing House (NACH) mandate and also a set of security Post Dated Cheques (PDCs) as per DCB Bank's policy, and execute all necessary documentation as prescribed by DCB Bank. The duly executed NACH mandate and security PDCs issued by the Borrower favouring DCB Bank will be used towards appropriation of any charges and outstanding dues pertaining to this loan.
- The disbursement of Loan sanctioned to individuals, where the property being purchased is under construction, will be in a phased manner in accordance with the stage of construction of the housing project / house.
- For loan taken over from other banks or financial institution, disbursement will only be made to the bank or financial institution from whom the loan is being taken over.
- Processing fee / charges will be collected as per DCB Bank rules. DCB Bank will deduct the balance fees/charges payable, if any by the Borrower from the loan amount due for disbursement.
- The Processing fee / charges are non-refundable under any circumstances whatsoever.
- The rate of interest as indicated in this letter is the current rate of interest applicable on the loan. The actual rate of interest chargeable on the loan and the EMI would be that prevailing on the date of disbursement of the loan.
- Part Fixed + Part Floating type of interest - The rate of interest on your loan will remain fixed for a specified period from the date of first disbursement as indicated in this letter. On completion of the fixed rate period, the loan will automatically move to floating rate option at DCB Bank's External Benchmark Linked Rate (EBLR) + applicable credit risk premium.
- Floating type of interest, The rate of interest would be DCB Bank's EBLR + applicable credit risk premium. The same will be subject to change as per changes in DCB Bank EBLR or change in credit risk premium.
- DCB Bank's EBLR is linked to Reserve Bank of India policy rate and subject to change from time to time as notification/s. Please refer to DCB Bank's website www.dcbbank.com for further information.
- The rate of interest DCB Bank EBLR plus applicable credit risk premium (Please carefully read the information given hereunder in clause 18 on credit risk premium) and is subject to changes in applicable EBLR from time-to-time.
- The reset of loan will be done once in a quarter in the months of May, August, November and February on dates specified on DCB Bank's website www.dcbbank.com from time-to-time.
- The credit risk premium component may increase any time at discretion of DCB Bank if the credit risk assessment undergoes change. Also the Borrower whose credit risk assessment has changed / weakened as per DCB Bank's assessment may not get the benefit of decrease in EBLR / EBLRHL. The credit risk assessment inter alia may change due to one or more of :
 - Delay in repayment(s),
 - Delay in regularisation of over limit,
 - Return of cheques / NACH / ECS (outward/inward),
 - Non-submission of stock statements in timely manner,
 - Non-submission of documents requested by DCB Bank in a timely manner,
 - Delay in submission of documents for renewal of facilities,
 - Development of Letter of Credit,
 - Invocation of Bank Guarantee,
 - Deterioration in credit risk assessment in another loan with the Bank,
 - Deterioration in credit risk assessment in loan(s) with other bank(s),
 - Borrower name appearing in negative list (RBI, ECGC, Law enforcement agencies, etc.),
 - Inaccuracies in documents submitted to DCB Bank,
 - Routing of transactions to another bank account without DCB Bank's prior approval,
 - Reduction in sales turnover / business volume / income,
 - Additional credit facility availed by Borrower and not intimated to DCB Bank on time.
 - Any regulatory changes affecting the industry of the Borrower,
 - Any other matter that is likely to affect the repayment capacity, timeliness, etc. of the Borrower,
 - Adverse media report on the Borrower
 - Excessive borrowing not supported by sales turnover / income / business volume.
 - Reduction in sales turnover / business volume / income from other business source of the Borrower
- EMI is payable on the 4th of every month. The first Pre Equated Monthly Instalment Interest (PEMI) (interest only) for the period between the disbursement date and immediate EMI commencement date will be deducted upfront from the loan disbursement amount. For example:

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- a) If loan is disbursed on 20th November then PEMI for the period between 20th November till 3rd December will be deducted upfront from the loan disbursement amount. EMI will commence from 4th January.
- b) If loan is disbursed on 1st November, then PEMI for the period 1st November to 3rd November will be deducted upfront from the loan disbursement amount. EMI will commence from 4th December.
20. The subsequent PEMIs will be paid by the Borrower to DCB Bank, every month, if applicable.
21. If the monthly instalments or any other payments are due and are not paid on or before the due date, additional interest of 3% per month shall be charged for the period of default with compounding at monthly rests on the overdue amount. Failure of DCB Bank to send notice for payment or for deposit of PDCs shall not serve as a reason for non-payment of monthly instalments.
22. All payments to be made favouring "DCB Bank Limited - Loan A/c."
23. Appropriate security, acceptable to DCB Bank, shall be created for disbursement.
24. You shall inform DCB Bank in writing about the change in address, job, business, profession as the case may be, immediately after such change. You are prohibited from using the loan amount or any part thereof for any purpose other than for which it has been sanctioned.
25. DCB Bank does not accept any responsibility and liability for any loss or damage arising from any service failures or disruptions (including but not limited to loss of data) attributable to a systems or equipment failure or due to reliance by DCB Bank's third party products or interdependencies including but not limited to electricity or telecommunications and for any consequences arising out of interruption of its business by acts of God, riots, civil commotion, insurrections, wars or any other causes beyond its control or by any strikes or lockouts, etc.
26. I/We acknowledge and agree that in the absence of manifest error, DCB Bank's records (including, without limitation, account balances, transaction details/facility limits) shall be conclusive proof of the matters to which they relate and I/We shall honour all your obligations to the satisfaction of DCB Bank.
27. In the event of default, DCB Bank shall in its absolute discretion have the right to sell and dispose of the security/property to be mortgaged/charged or already mortgaged/charged with DCB Bank in such manner as prescribed by DCB Bank and agreed to by you to secure the loan/credit facilities on "As is where is" basis without seeking the intervention of court of law and/or applying for foreclosure of the mortgage and/or initiating any other legal action. DCB Bank shall be deemed to have been authorised by you, to sell or dispose of the security/property as your agent and attorney in the event of your default to repay the outstanding dues payable to DCB Bank as per terms and conditions of loan/credit facilities.
28. DCB Bank may revoke in part or in full or withdraw / stop financial assistance at any stage without any notice or giving any reasons for any purpose whatsoever. Without prejudice to the aforesaid, this sanction shall stand revoked in the event of any material change in the proposal / application / facts on the basis of which the Loan has been sanctioned.
29. A loan agreement as per terms prescribed by DCB Bank and other documents in relation thereof shall be executed by the Borrower and Guarantor/s. The terms in the loan agreement shall supersede all previous related communications in respect of the credit facility/loan.
30. No Part Prepayment and reduction of EMI permitted in DCB Payless facility for Home Loan.
31. Part Prepayment and Full Prepayment terms and conditions for Home Loan:
- A) There will be no lock in period, no Part Prepayment Charges and no Full Prepayment Charges levied on Floating Rate Home Loan with only individual Borrowers where the purpose is other than business with or without co-obligants(s)
- B) Part Prepayment terms and conditions (for Loans other than those referred above in point 31(A)):
- No Part Prepayment allowed in the first 6 (six) months from the date of full disbursement.
 - For loans availed under Part Fixed + Part Floating rate of interest, part prepayment charges will only be applicable during Fixed Rate period.
 - For loans availed under Part Fixed + Part Floating rate of interest, on completion of 6 (six) months from the date of full disbursement no charges would be levied for part prepayment up to a maximum of 25% of the principal outstanding at any time in a financial year. For payment exceeding 25% of the principal outstanding loan amount, charges on the entire amount part prepaid in the given financial year would be levied as per appended table along with applicable tax.
- C) Full prepayment terms and conditions (for Loans other than those referred above in point 31(A)):
- Full Prepayment (Foreclosure) of the loan is not permitted in the first 12 (twelve) months from the date of full disbursement.
 - For loans availed under Part Fixed + Part Floating rate of interest, Prepayment Charges will only be applicable during Fixed Rate period.
 - On completion of 12 (twelve) months from the date of full disbursement, charges plus applicable tax as per appended table would be levied on the principal outstanding including any Part Prepayment made during the financial year.
- D) Charges for part prepayment or full prepayment of Loan (for loans other than those referred above in point 31(A)):

Tenor	Business Loan Charges	Home Loan Charges
<=2 years fixed	4%	2%
> 2 years fixed	6%	4%
Floating	4%	Nil

32. The comprehensive schedule of charges is available on DCB Bank's website www.dcbbank.com. The charges as revised and published from time to time would be applicable irrespective of the charges mentioned in this letter.
33. The annual maintenance charge of 1% of outstanding loan amount as on 31st March (Loan account closing balance as per loan account statement) will be debited every year on completion of 12 months from date of first disbursement. This annual maintenance charge is applicable if average balance during the year in DCB Payless current account exceeds 30% of the average loan outstanding during such period. This will be debited from your DCB Payless current account during the quarter following the completion of 12 month from date of disbursement.
34. The Borrower hereby unconditionally and irrevocably authorized DCB Bank to review the conduct of DCB Payless current account at the periodicity that DCB Bank deem fit. The Borrower hereby further authorized DCB Bank to Debit Annual Maintenance Charges (AMC) in DCB Payless current account basis such review for activity in term of value and / or volume of transactions in the DCB Payless current account being lower than the prescribe threshold, at the rates as may be displayed on DCB Bank's website www.dcbbank.com time-to-time.
35. I/We agree and understand that if I/we submit a request for cancellation of loan application, for any reason whatsoever, after the disbursement demand draft has been prepared basis the Disbursement Request Form (DRF) signed by me/us, DCB Bank will recover the remainder processing fee, applicable PEMI and other applicable charges from me/us.
36. I/We hereby agree and understand that Goods & Services Tax Number(GSTN)(if applicable) needs to be updated with DCB Bank before initiating any transaction to get GST credit (if applicable) under the GST provisions. Only the GSTN of the primary applicant shall be updated

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- with DCB Bank and the GST invoice shall be issued by DCB Bank only in the name of primary applicant.
37. I/We agree and undertake to inform DCB Bank, in the even. I/We open an OD/CC account with another bank, immediately.
I/We hereby agree and understand that if during the tenor of my/our Payless loan with DCB Bank, my/our exposure in the banking system exceeds INR fifty crores, or if I/we open an OD/CC account with another bank, DCB Bank will close my/our account without any prior notice and convert my Payless loan to a normal term loan.
38. I/We hereby agree and understand that all the documents which I/we am/are supposed to handover to DCB bank post the disbursement of my loan will be submitted by me within 45 days from the date of disbursement, failing which DCB bank may increase my loan's ROI by 2% or more without any prior intimation.
39. The insurance purchased or proposed to be purchased by you through DCB Bank, if any, will be purely your voluntary action and is not linked to availment of any facility from DCB Bank. Any grievance, claim, query, complaint or issue pertaining to your insurance policy would lie solely with the relevant insurance company only, at its discretion and the decision of the insurance company shall be final and binding in all such cases. DCB Bank has no role or risk participation in this regard and therefore, DCB Bank shall not be responsible and liable in any manner whatsoever.
40. I/We agree and understand that any new loan / credit facility availed by us from any financial institution / bank post disbursement of my / our DCB Bank Loan will be duly informed to DCB Bank within a month of availing that loan / facility.
41. I/We hereby accept and agree that DCB Bank will not be able to process my/our request for subsidy amount under Credit Linked Subsidy Scheme Pradhan Mantri Awas Yojana (CLSS PMAY) if all the mentioned conditions are not met before 28th February 2022:
a. my/our home loan is disbursed
b. title document/s of property offered as Security is/are submitted to DCB Bank.
c. occupation / completion certificate in respect of the property offered as Security is submitted to DCB Bank
d. request is lodged with DCB Bank Call center (contact number 022-68997777 / 04068157777)
e. all the necessary documentation is completed before 28th February 2022.
42. For clarification please contact DCB Customer Care from 8am to 8pm IST Monday to Saturday or email: loans@dcbbank.com.

I / we confirm and accept the terms and conditions of this letter (all applicants, co-applicants and guarantors to sign below)

Name	Signature with date
SOMPAL SINGH	<i>Sopal Singh सोमपाल सैनी</i>
SHOBHA SAINI	