

Shri/ Smt/ Kum **Ms Ramya V**

Madam/ Dear Sir,

HOME LOAN – SANCTIONED AMOUNT : Rs. 38.5 Lacs

HOME LOAN – ACCOUNT NO : 37840582748

CONCESSIONARY RATE OF INTEREST

With reference to the above, we are pleased to offer you a Special concession of 105 bps and as a result , the present effective interest rate applicable will be 8.7%, on the Home/ Home Related Loan, sanctioned to you, as captioned.

2. It may please be noted that this concession is provided, as a very special case based out of business consideration.
3. Further, please note that the discretion of providing concessionary interest vests entirely with the Bank, and the Bank will be at liberty to withdraw such concession, partially or fully, at any point of time during the tenor/ extended tenor of the Loan.
4. Please acknowledge in the duplicate copy of this letter, as an acceptance of the aforesaid terms and conditions.
5. All other terms and conditions mentioned in the Arrangement letter / Agreement will remain unchanged.

Yours faithfully,

(Authorised Signatory)

Signature of the Borrower(s) / Guarantor (s) *Ramya V*

Sno	Name of the Borrower/ Guarantor	Signature
1.	RAMYA . V	<i>Ramya V</i>
2.	BRAHMAIAH MARRI	<i>Brahmaiah</i>