

Date: 23/08/2022

To

MR/MRS. SHAIK ABDUL LATHEEF (53879279)

H-55 DLF MAIDEN HEIGHTS

<<.CommunicationCCPL.AddressLine2>>

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BANGALORE

Phone No :7095056455

Dear Mr/Mrs. SHAIK ABDUL LATHEEF

If your needs can't wait...we'll ensure that the money doesn't either!

It gives us immense pleasure to inform you that your Personal Loan for INR of 2000000.00/- has been approved as per the MOST IMPORTANT DOCUMENT and Personal Loan agreement Executed by you (both copies enclosed).

The details of your Personal Loan are as outlined below:

New Loan Amount	2000000.00
Less: Advance Emi	NA
Less: Loan Processing Fee	5,000
Net Disbursement Amount	1,995,000

(Loan processing charges, Documentation fee, loan protect transaction fee is inclusive of applicable taxes)

Please note that GST will be levied at the applicable rates in force on all taxable supplies with effect from 1 July 2017

We have credited your HDFC Bank Ltd_50100294006690 with 1,995,000 with Ref no.IN20220818006908-F-1955588-IBFT-48 on 23/08/2022 as per the National Electronic Funds Transfer Facility (NEFT) as requested by you.

We would also like to draw your attention to the following terms:

- Your Personal Loan Equated Monthly Installment (EMI) is 43236/- repayable in 60 months at an interest rate of 10.75 per annum on reducing balance method of repayment.
- The EMI on your loan is payable before the 10/09/2022 of every month. Kindly ensure that there are sufficient funds in your bank account on the scheduled payment dates. The first installment is payable on 9/10/22 and will be debited from your current / savings account.
- A repayment schedule for your loan giving details of the interest and principal components in each EMI amount will be sent to you shortly.
- Your repayment details will be reported to Credit Information Bureau India Ltd which is used by other banks and financial institutions for credit reference. Please note that in the event you do not meet the repayment of your loan as per schedule, your loan account will accrue arrears which may affect your credit rating.
- We trust you will appreciate the repercussions of non payment of monthly dues as this will translate into blocking of your account with Standard Chartered Bank, will negatively impact your credit rating and may jeopardize your eligibility for future loans from any reputable lending institution. Please note that Standard Chartered Bank will also take action to collect any unpaid due, including legal action where necessary.
- If your first installment interval is not settled within 30 days , interest will either be claimed by the bank as Part period Interest or reimbursed to your account, adjusted in the last EMI, depending on the date of first EMI presentation.
- If your monthly installment cheque / ECS is bounced , bounce charges of Rs 495 + taxes would be levied. Your loan account will also attract an overdue interest at a rate of 2% per month
- If you wish to repay the loan early we will charge you an early repayment fee as communicated at the time of On boarding on the outstanding balance to cover our own administration fee and other costs.
- This document is for your convenience and does not replace your Personal Loan Customer Confirmation Document.
- In case of any revisions in the Personal Loans schedule of charges, the same will be communicated to you at least 30 days prior to the effective date of revision, failing which you may within 60 days of your receipt of the revised schedule of charges close your account without any additional charges in case the revised charges are unfavorable to you.

Should you require any clarifications or assistance, please feel free to call us at our Phonebanking numbers listed below or email us at customer.care@sc.com.

In case of unresolved grievances please email us at head.service@sc.com. You can visit our website www.standardchartered.co.in to understand our complaint redressal process and the various channels through which you can reach us.

Assuring you of our best service at all times.

You have been subscribed to our Electronic Banking Services including e Statements, online banking, SMS banking, email / SMS alert and mobile banking. e Statements will be sent to you on the email address provided in the application form. In case you wish to avail hardcopy of the statements or if you wish deregister to any of these services please reach out to contact center or by visiting your nearest standard chartered branch.

Sincerely,



Misra, Vinay
Head, Credit Cards & Unsecured Lending

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit Us: www.standardchartered.co.in

Write to Us: customer.care@sc.com

You can write to us for any further queries at Customer Care Unit, Standard Chartered Bank, Post Box No. 8888, Chennai 600 001.

Phone Banking Numbers:

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna , Rajkot, Surat, Vadodara	3940444 / 6601444
Gurgaon, Noida	011 - 39404444 / 011 – 6014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam	1800 345 1000
Siliguri:	1800 345 5000

SMS us : SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours. The bank assures to pay INR.100, on failure of establishing contact within 24 hours*. (* Terms and Conditions apply).

You may contact the office of our Central Nodal Officer and Head – Customer Care at Ph : +91 44 64578822 (Monday to Saturday - 9AM to 6PM)In case of unresolved grievances email us at: head.service@sc.com