
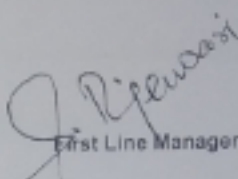


2. The information / data pertaining to all your borrowal accounts shall be furnished to Credit Information Bureau of India Limited (CIBIL) and other Agencies / Authorities, from time to time in terms of mandatory provisions in force.
3. Notwithstanding anything contained in the sanction terms, the Bank at any time reserve the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case deterioration of the borrower's credit worthiness and /or (b) in case of non compliance of terms and conditions of the sanction and/or (c) in case the limits / part of the limits are not utilised by you.
4. Guarantor/ s is/are advised to take notice that the Bank shall have the right to exercise discretion with regard to allowing the loanee to withdraw amount from the loan account over and above the limit sanctioned and the guarantee to be extended shall cover such an eventuality also.
5. This Sanction Advice is being delivered to you in duplicate. Kindly return the duplicate copy of this Sanction Advice duly signed on all pages by you as also by the guarantor/s in token of your acceptance of Credit facility / facilities sanctioned to you on the Terms and Conditions specified herein.


Deputy /Second line Manager


First Line Manager

Details of Credit facility/facilities sanctioned

Nature of Facility(SUBHAGRUHA)	
Housing Loan for Construction of House situated at Survey Number :541/9,541/4,541/6 MARUTHOOR KURICHI VILLAGE,KALKULAM TALUK,KANYAKUMARI DIST-629002 at a cost of Rs.2600000/- Rupees Twenty Six Lakh only)	
Limit(Rs.)	Rs.1500000/- (Rupees Fifteen Lakh only)
Margin	Rs.1100000/- (Rupees Eleven Lakh only) - (42 %)
Int/Comm.	1 Yr MCLR(8.75%)+0% i.e.8.75%
Periodicity of Interest charged	Compounded monthly.

Prime Security

Equitable mortgage of Title deeds followed by Registered Memorandum (If applicable) and Registration under CERSAI.

Repayment

Repayment months : 240

Holiday Period : 18 months from the date of first disbursement

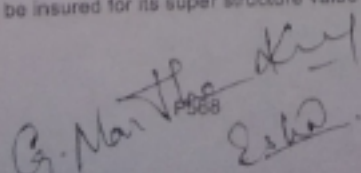
EMI Amount : Rs.13256/-(Rupees Thirteen Thousand Two hundred Fifty Six Only)

Pre-release Condition

The Deposit of Title Deeds should be mortgage before disbursement of the loan

Terms and Conditions

- The loan is Repayable in 240 Equated monthly installments of Rs.13256/- commencing from 31.07.2020 .The interest debited during the holiday period is to be serviced every month.
- The interest rate is under floating rate option and hence subject to change as decided by our bank from time to time.
- The land and building offered to the bank, as security is not to be alienated / mortgaged without prior consent of the bank in writing.
- The sale deed is to be registered with the registrar as per sale agreement .
- Consent letter in favour of the bank for obtaining the original sale deed from the registrar is to be given.
- Broken period EC is to be submitted.
- On completion of construction, valuation report/ completion certificate from our bank's approved valuer is to be submitted.
- The house property is to be insured for its super structure value with our bank clause till closure of the loan. You are


G. Mani

Indian Overseas Bank	Phone :
Branch KOTTAR	Email :
Ref:ADVI	Date :14.12.2018

To

MR.MARUTHAMKUMAR G,MS.ESHA SANGEETHA A N
FLAT 82 RCADENA APTS MAYFLOWER,BLOCK KAMALAM NAGER THIRUMULLAIVOYAL
CHENNAI - 600062

Sir(s),

CREDIT SANCTION ADVICE

1. We refer to your loan application dated 23.11.2018, we also refer to the related correspondence and discussions seeking clarifications on various points raised by you / us and the consensus of the terms and conditions and the credit facilities arrived.

We have pleasure in advising sanction of credit facilities as appended to this communication on terms and conditions stipulated thereon.

As and when you avail the said credit facilities, renewal of the limits at our option is due (i) at the end of twelve months from the date of this communication or (ii) from the date of our letter, if any, advising revalidation of this sanction. Please note that:

2. Please note that:

- 2.a Bank reserves its right to amend, alter the terms and conditions or withdraw all or any of the credit limits sanctioned at any time at its discretion without assigning any reasons whatsoever.
- 2.b the limits shall not be operative until specified documents are executed both by loanee/s and guarantor/s and terms and conditions of sanction are complied with as per the requirements of Sanctioning Authority / disbursing Branch (es).
- 2.c the credit facility should be utilised for the specific purpose for which the same has been sanctioned and if the Bank has reason to believe that you have violated, or apprehends that you are about to violate the said conditions, the Bank shall have the option to exercise its right to recall the entire loan or any part thereof at once, in addition to its right to withdraw the undrawn limits not withstanding anything contrary contained in this Sanction Advice. It is affirmed that this right is without prejudice to the Bank's right to demand the Loan amount for violation of other terms and conditions of the sanction and / or the terms reflected in the loan / security documents to be executed by you.
- 2.d the referred credit facility is extended to you solely at the Bank's discretion. In addition to what is stated in para 2.c., the Bank reserves the right to withdraw partially / wholly or regulate such credit facility on the occurrence of any one or all of the following events:
- 2.d.1 your non-compliance with terms and conditions of sanction
- 2.d.2 indulging in drawings beyond sanctioned limits.
- 2.d.3 issuing cheques for purposes other than specifically agreed.
- 2.d.4 indulging in large cash withdrawals not commensurate with the requirements estimated.
- 2.d.5 indulging in activities which are detrimental to the image / interest of the Bank viz., acts that are unlawful, malefide etc.

G. Marutham Kumar
Sd/-