

BANK OF INDIA , BURDWAN ,  
RANIGANJ BAZAR, B.C. ROAD, ,BARDHAMAN BURDWANBARDHAMAN, WEST BENGAL-713101

DATE:25/03/2019

APPLICATION NO. :42010000436

MRS ANASUYA SAMANTA BORAL

W/O MANOJ BORAL, C/O TAPAN SAMANTA  
KHAJA ANOWAR BERH, WEST PARA, P.O.: SRIPALLY,  
BURDWAN, WEST BENGAL-713103  
BURDWAN, WEST BENGAL  
INDIA

CoApplicant Name :1). MR. MANOJ BORAL

Guarantor Name :1). MRS. PRATIMA SAMANTA CHAKRABORTI

2). MR. TAPAN KUMAR SAMANTA

Dear Sir/Madam,

Ref:- Your Loan application dt:25/03/2019 for ₹ 975838.00 for purchase of first flat under bank's STAR HOME LOAN Scheme

We refer to your application for loan and subsequent clarifications and assurances advised to us by you.

We have considered your request for STAR HOME LOAN and sanctioned the loan on the following terms and conditions :-

1. Type of Facility/Loan : STAR HOME LOAN
2. Amount of Loan/Limit : ₹ 975838.00
3. Security : Equitable mortgage of property situated at , mouza-rasapunja,bakrahat raipur road bibirhat,kolkata-700104  
Nearest Landmark : el bethel school

**Third party guarantee**

- 1 MRS. PRATIMA SAMANTA CHAKRABORTI
- 2 MR. TAPAN KUMAR SAMANTA

- 4 Margin : Total Margin of ₹ 289287 @ 22.87 % of the total project cost, i.e. to be contributed at every stage of disbursement.
5. Rate of Interest : At 0.05% above the yearly BOIMCLR p.a , as may be reset by BOI on yearly basis, with monthly rests, presently 8.70 % p.a (floating) interest.



**6. Repayment**

: The loan will be repayable In 180 EMIs of ₹ 9725.00 each commencing from one() month after first disbursment

**7. Processing Charges**

: ₹ 0.00 to be paid upfront before disbursement of loan

| Primary Security |   |
|------------------|---|
| Proposed Asset   | Purchase of Flat  |
| Purchase from    | Builder   |
| Address          | mouza-raspunja,bakrahat raipur road bibirhat,kolkata-700104 |
| City             |   |
| State            |   |
| Pin              |   |

**8. Insurance**

: Assets financed by the Bank to be compulsorily insured with Bank's Hypothecation clause,at your cost with implied authority to the Bank to debit your account periodically/annually for keeping the insurance policy valid at all times

**9. Inspection**

: Our Branch Officials will be at liberty to inspect the asset financed at frequent interval without your specific /prior consent

10. Acknowledgement of Debt & security document duly signed by borrower & guarantor to be submitted every year to the Bank

**Product Specific Terms And Conditions:-****General Terms And Conditions:-**

1. Interest charged during moratorium period/ till EMI start date to be repaid seperately as & when applied/charged to the account.
2. Any delay in the payment of installments/ Interest will entail penal interest of 2% p.a. on overdue amount for overdue period.
3. Post dated cheques/ ECS mandate to be submitted for recovery of EMIs/ Interest.
4. To keep the bank informed about changes in address ( Residential/office) and place of posting upon transfer of job/ change of employer etc.
5. Acknowledgement of Debt & security document duly signed by borrower & guarantor to be submitted every year to the Bank.
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7. In case at any point of time it is found that any of the information provided to the Bank is Incorrect/false and/or the loan to be aviled is not utilised for the specific purpose for which it has been lent, the Bank shall be at liberty to recall the advance forthwith irrespective of the contracted terms of loan and charge penal/additional interest or take steps that may be deemed fit by the Bank.
8. All applicable Bank charges (Processing/Documentation/Mortgage etc) shall be paid/ recovered before release of Loan.
9. For existing customers maintaining account with the Bank, undertaking to maintain adequate balance & authority letter for recovery of EMI to be submitted to the Bank.

