transaction.

- 16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.
- 17. The sanction of loan will be valid for three months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. 50% of the applicable processing fee would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in RBI's REPO RATE the
- 18. The Bank shall have the authority to disclose/share your Credit information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Companies.
- 19. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.**

(** Applicable in respect of advances which are secured by guarantee)

20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within the date of this letter. days from

Yours faithfully

Asst. General Manager/Chief Manager/Branch Manager

12020

Received the original: I/We, undersigned agree to the terms and conditions as set out in this letter.

I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Reduiner Chomeday

Mrs.MADHURIMA CHOWDHURY S/O D/O W/O Mr.HIMADRI SHEKHAR GHOSH SABITRI APARTMENT, FLAT NO. 1/3, SRINAGAR MAIN ROAD, GARIA, PO PANCHASAYAR, KOLKATA 700094-700094

(Borrower)

(Signature)

Date:

Place: NEW GARIA SRINAGAR, KOLKATA

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

Guarantor(s)

Date:

Place: NEW GARIA SRINAGAR, KOLKATA