

February 25, 2017

To,
Mr. BARUN KUMAR CHANDA
Mrs. MOUSUMI CHANDA, M/S BRICK & CONCRETE
Mailing Address : 11A BONIMALI CHATTERJEE ST.
KOLKATA - 700002

Sub : Your application for a Home Purchase from Fullerton India Home Finance Company Ltd

Thank you for choosing Fullerton India Home Finance Company Ltd as your financial servicing Partner. Based on your application for the loan and information provided by you FIHFC is willing to consider making available to you a Loan, subject to the following terms and conditions mentioned below and overleaf.

Congratulations and All the best.

Name of the Borrower	Mr. BARUN KUMAR CHANDA
Name of the Co borrower /s	Mrs. MOUSUMI CHANDA
Name of the Co borrower /s	M/S BRICK & CONCRETE
Facility / Loan Amount Sanctioned	INR - 4,388,452.00 Rupees Forty Three Lakh Eighty Eight Thousand Four Hundred and Fifty Two Only (If required, FIHFC may also arrange insurance to the Borrower, and provide finance for the premium amount, in which case the Loan amount and EMI shall be increased accordingly).
Purpose of loan	Purchase of House
Type of Interest Rate	Floating Rate of Interest
Rate of Interest	FIHFC Retail Prime Lending Rate [17.80 %] with spread (+/-) [5.05%] = [12.75 %] per annum computed with monthly rests. (Interest Rate subject to variation pursuant to the terms of the Agreement.)
Loan Tenor	240 Months
Processing Fees	1.25% of the loan amount plus service tax.
Application Fees	Rs. 4500/- (inclusive of service tax).
Amount of each EMI	Rs 50635/-
Whether property is identified	Yes
Security details in case of property identified	Mortgage by deposit of title deeds of the immovable property situated at Address Holding No 121, Premises No. 65, Ashokgarh, Kolkata- 700108.

Special Conditions (as applicable)

1. Disbursal Subject to clearance of Legal and Technical and Positive Internal checks.
2. All Title documents for creation of mortgage to be submitted prior to Final disbursal.
3. Disbursal subject to Compliance of all Processing requirements.
4. Service tax wherever applicable will be charged.
5. Captioned letter supersedes all Previous Sanction Letters.
6. Loan to be backed by ECS from SBI current Account no. 34553203453
7. Stamp duty charges as applicable
8. Special Covenants Comments:
 - a) All property owners to be on loan structure
 - b) Loan amount restricted as per FIHFC LTV/ LCR norms.
 - c) Disbursement is subject to all credit verifications satisfactory
 - d) OCR in original to be collected with reflection of same in Bank A/C
 - e) Applicant Latest (AY 2016-2017) ITR to be documented before disb
 - f) Simultaneous Registration to be done
 - g) Payment will be made in favor of the Sellers

FIHFC reserves the rights to withdraw and/or amend any of the terms and conditions hereof (including to reduce or cancel the loan) at its sole discretion, in the event of any change in circumstances & subject to clearance of the ownership/title to the Collateral offered as security. Besides the above, the Loan shall be governed by the Most Important Terms and Conditions and Loan Agreement.

This letter shall form an Integral part of the Loan Agreement and other documents to be executed by yourselves and shall be governed by the terms & conditions as contained in the Loan Agreement.

This offer is valid for Sixty (60) days from the date of this letter. This offer may be accepted by you by signing on the duplicate copy of this letter and returning it to FIHFC on or before 24 - 04-2017.

For Fullerton India Home Finance Company Ltd

The above Letter and its contents are acceptable to me/us.

Borrower's Sign

Co-Borrower 1 Sign

Co-Borrower 2 Sign

Authorized Signatory

Date : 25.02.2017