



Ref: ADV/ARH/DCPC/MANINAGAR/RBC NO 2064/2025-26

Date: 28.01.2026

To,
Mr. Dhanraj kasheerath chandkade
Mrs. Purvi Dhanraj Chandkade
Bungalow no 14, Spandan Bungalows
B/s Orchid Royal Complex, Nr Vasant
Vihar 2, Hanspura, Nava Naroda
Ahmedabad - 382330

Sir/Madam,
Re: Your Request for Housing Loan of Rs 33.00 Lacs

We refer to your request on the above subject and are pleased to inform you that your request of Housing Loan is considered favorably on following terms and conditions: -
Credit Facility :

Type	Amnt Rupees	Purpose	Margin	ROI	Repayme nt
Housing Loan	Rs.33,00,000 /- (Thirty Three Lacs Only)	Housing Loan	Min 20 .00% Margin	8.50%with monthly rests	156 EMI Of Rs 35,020/-

Security :

Description of the security	Type of Charge
Primary Security	
Survey No 628/2 TPs no 121, f p no 40/2 Bungalow no 14, Spandan Bungalow, B/S Orchid Royal Complex, Nr Vasant Vihar 2, Hanspura Nava Naroda, Ahmedabad - 382330	Registered Mortgage

Guarantors : NIL

TERMS OF SANCTION:-

SHARE LINKAGE : You will have to purchase 1000 shares of our Bank of Rs.10/- each, or 2.5% of Loan Amount whichever is minimum, so as to conform the stipulated linkage of shareholding to the borrowing..

PROCESSING CHARGES : 0.50% 16,500 + Gst Rs.19,470/-

DOUMENTATION, LEGAL & FRANKING CHARGES : As Applicable

INSPECTION : A representative from our Bank will pay visit at regular intervals of time for verification of the security and you will have to extend necessary co-operation to him. Necessary inspection charges will be debited to your account on inspection.

INSURANCE : All Primary as well as Collateral Securities Mortgaged/Pledged/Hypothecated shall be insured by you for full value against fire, theft and burglary, strike, riots and civil commotion and such other risks as may require by the Bank from time to time. The relative policy shall bear the Bank Clause. Please note that the said policy shall be renewed on the due date, failing which Bank reserves the right to debit your account with the amount of premium and to pay the said amount directly to the insurance company for renewal of the said policy. This however, does not place any responsibility on the Bank to renew your policy. The Bank will not be responsible for any delay in or for inadequate insurance cover and any consequences thereof.

DIRECT PAYMENT The loan amount will be released specifically to the vendors/builders/contractors of the assets / providers of the services with prior induction of margin. The Borrower will have to satisfy the Bank about the end utilization of the loan proceeds, which shall not be used for the purpose other than, for which it has been sanctioned

RATE OF INTEREST : 1. Rate of interest is subject to Board policy prevalent from time to time.
2. Interest will be applied at monthly rests or such other periodical rests as may be determined by the RBI /Board policy prevalent from time to time.
3. In case of unforeseen economic contingency, the Bank reserves the right to revise the rate of interest upward as per the Board/ RBI