### SCHEDULE - I

### 1. PLACE OF EXECUTION :

2. BORROV	VER	: Sole / First Borrower (Sole Proprietor / Partnership / Compa	any can <u>only</u> be Sole Borrower)
Туре	<sup>1</sup> Individual / <sup>2</sup> S	Sole Proprietor / <sup>3</sup> Partnership / <sup>4</sup> Company	
	<sup>1</sup> Mr./Ms.	S/D/W of Mr.	
Name of	2		& Co, Sole Proprietary Firm
Borrower	3	Partnership Firm registered under Indian Partnership Act 1936	6 / Ltd Liability Partnership Act, 2002
	4	Limited, a Compa	any within the Companies Act, 1956
	<sup>2</sup> Mr./Ms.	S/D/W of Mr.	Sole Proprietor
*Name of Proprietor/	<sup>3</sup> Mr./Ms.	S/D/W of Mr.	Partner
Partners * Strike Off	Mr./Ms.	S/D/W of Mr.	Partner
	Mr./Ms.	S/D/W of Mr.	Partner
Address			
	Should be Place of	ss for the Individual Borrower. of Business for Sole Proprietory Firm / Partnership Firm. ered Office Address for Company)	
Email			

### Second Borrower (Only Individual can be Co- Borrower)

Туре	Individual	
Name of Borrower	Mr./Ms.	S/D/W of Mr.
Address		
Email		

### Third Borrower (Only Individual can be Co- Borrower)

Туре	Individual
Name of Borrower	Mr./Ms. S/D/W of Mr.
Address	
Email	

**3.LENDER** : Axis Bank Limited, through its Branch at (Address for the purpose of sending Notice)

 $\mathbf{A}$ 

Axis Bank Limited, \_\_\_\_\_

Kind Attn : 4. (a) Sanction Letter : Reference No. \_\_\_\_\_\_ dated \_\_\_\_\_ (collectively called "Sanction Letter")

(b) Loan: Rupee Term Loan of Rs. \_\_\_\_\_ Lacs.

(c) Loan Purpose : Home Loan	: Floating Loan / Fixed Loan / Top Up Loan / Step down loan (Amortising Loan)
Loan Against Property	$\prime~:~$ Loan Against Residential / Commercial property / Loan for purchase of commercial
	property / Top up loop (Americing Loop)

property / Top up loan (Amortising Loan)

1.Borrower

2.Borrower 32

X 3.Borrower

# 5. To be filled in Case of Super Saver cases only:

Branch where overdraft limit is to be set:	Place		Date:
Branch Address:	 		
Diancii Addiess.			
Facility	Hom	e Loan through overdraft limit	t
Facility Amount:	Rupe	es (in figures) :	
	Rupe	es (in words) :	
Limit Reduction		MI Based Limit reduction	
		INI Dased Limit reduction	
Devia disity of latencet	Deilte	in one of over limit	
Periodicity of Interest Compounding	Dally	in case of over limit	
Periodicity of credit to Home	Month	ly interest debit and limit red	uction shall happen on the
Account		f every month and hence ade	
		nt to be done on or before the	
Repayment Terms		P 1 11	
		y disbursed loan est Repayment	
			est Charges until your loan is fully
			om the date of first disbursement
			est shall be charged on the daily
			e shall be debited on a monthly basis.
			nterest through regular inflows into all be debited to your account on the
		fevery month.	
	-		ursed loans live for more than 24
	mont	INS	
	You	shall be required to service the	e interest and principal demand on a
	mon	thly basis a detailed below	
	i)	Interest Payment	and the state the south the state of the sta
			on the daily utilization of the limit and ted on a monthly basis. You are
			nterest through regular inflows into
			interest shall be debited into your
		account on the $10^{th}$ of ever	ry month.
	ii)	Principal Repayment	
	""	,	e reduced on a monthly basis over
		the loan tenure and are	you requested to ensure that the
			e available into your loan account date by way of regular inflows into
		your loan account.	date by way of regular innows into
			reduced on $10^{th}$ of every month.
		For the same, the bank v	vill facilitate a transfer every month
		into the Super Saver (	OD account through a Standing
			mandate (The Amount would equal
			ment assuming full utilization of the
			Surplus over and above the due Id be available to the borrower to
		withdraw during the tenur	
		v	
	(1		
1.Borrower		2.Borrower	3.Borrower

# SCHEDULE – II Part - A (TERMS OF SANCTION)

Tenor (in Year) - This is excluding Moratorium period		
Interest Type	Floating Fixed	Fixed (2 year) + Floating
Disbursement to be done in	Repo Rate	
Repo Rate		Spread
Interest Rate in Repo Rate	%p.a. (Re	epo Rate+spread)%p.a.Fixed
Repo Rate Reset frequency	Every three months (The credit risk premium o reviewed by the bank at regular intervals and revision in case of a substantial change in the credit assessment)	shall undergo a
Repo Rate Reset Date / Month		

# SCHEDULE - III (DETAILS OF SECURITY)

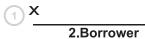
Security	Mortgage of Property as detailed below in a form and manner acceptable to the Bank.
Details of Property	Seller's / Builder's / Earlier Owner's Name:
	Seller's / Builder's / Earlier Owner's Address:
	Name of the Building /Property:
	Address of Building / Property:
	Within the limits of the Municipality / Corporation
	District State
Other Security(ies)	Such other security(ies) as may be stipulated by the Bank from time to time which the Borrower is required to provide in such form and manner as may be stipulated by the Bank.

# SCHEDULE - IV (REPAYMENT SCHEDULE)

Periodicity of Credit to Loan Account	Repayment received in the account during a month shall be given affect to : Before the end of the month in which it is received/on the 1st / 5th / 10th following the month in which it is received					
Repayment Terms		Repayable according to the Tenor by monthly Equated Monthly Installment (EMI) as stated below				
Monthly Repayment	₹ : (in figu	res)				
(EMI) Amount	₹ : (in words)					
	MI derived above is based on sanctioned amount. The MI may vary post completion of moratorium based on loan outstanding amount. To convert the MI on sanctioned amount, you may visit nearest loan center					
Monthly Repayment	For	Months	For	Months	For	Months
as per grid (EMI) amount for Step down	₹: (in figure	s)	₹ : (in figures	)	₹ : (in figures)	
	₹ : (in word	ls)	₹ : (in words)		₹ : (in words)	
Credit Effect Interval : PRE-EMI Payment Dates EMI Payment Dates	Monthly / A	nnualof every month		n till the commen	cement of EMI	

Authorized Official

(1)	(			
	1	.Borrov	ver	



# SCHEDULE - V (List of Documents)

I/We\_ on \_\_\_\_\_have depositedthefollowing original property documents with AXIS BANK LTD,for the purpose of availing a \_\_\_\_\_\_Loan

Sr	Date of Document	Particulars	Original Documents	Copy of the Document
			Please tick (as applicable)	
1	1 1			
2	1 1			
3	1 1			
4	1 1			
5	1 1			
6	1 1			
7	1 1			
8	1 1			
9	1 1			
10	1 1			
11	1 1			
12	1 1			
13	1 1			
14	1 1			

\* In case of any other documents please add another sheet.

I/Wehere by certify that all the above documents are genuine and given with a bonafide intention for a vailing the loan

# SCHEDULE – VI (Loan Restriction Letter)

I/we have applied to the Bank for Housing Loan / Loan against property, which has been sanctioned by the Bank vide its sanction letter no/reference no as stated above in Schedule I.

I/we hereby request the Bank to restrict/reduce the total amount to be disbursed under the said Loan to Rs. (Rupees ) from Rs.

\_\_\_\_(Rupees \_\_\_\_\_) as stated in the Sanction Letter.

I/We hereby give our consent to the Bank for the reduction in the disbursed amount as compared to the sanctioned amount and I/we shall not contest the said action of the Bank based on my/our request nor shall I further demand the balance amount. I/We agree and accept changes in terms and condition of sanction letter issued on \_\_\_\_\_as per details given below:

	If with Property& Life insurance*	If only with Property insurance*	If only with Life insurance*	If without any insurance*
Amount of Loan	Rs.	Rs.	Rs.	Rs.
Equated Monthly Installment (EMI)for tenure with floating rate of interest	Rs.	Rs.	Rs.	Rs.
No. of Monthly Installment/s	Months			

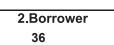
\* Please select Appropriate Option

Opting for the loan amount along with life/property insurance in the loan downsize letter shall be considered as the written intent of the customer to avail the insurance. Such selection shall be considered to be explicit instruction from the borrower to the bank in writing to disburse the premium to the insurance company directly and will become effective only on the borrower complying with the all formalities as required by the insurance company. The bank shall not be liable for any consequences /damages/losses arising out of non -compliance of the same

Х

Х

1.Borrower





(Rupees

# SCHEDULE –VII (Disbursement Request Form)

I/We have been sanctioned a Loan of Rs. \_\_\_\_\_

4.

\_) by your bank. I/We Request you to kindly disburse the amount

from my Loan amount as mentioned below:

### 1. Details for Disbursement through "Demand Draft" : (Mark as NA if Not applicable)

\_(Rupees\_

2.			
	Sr No.	DD Favoring	Disb Amt (in Rs.)
	1		
	2		
	3		

### 3. Details For disbursement through RTGS/NEFT/TRANSFER: (Mark as NA if Not applicable)

# ParticularsFavoring Details 1Favoring Details 2RTGS/NEFT/TransferBeneficiary Name/Favoring NameBank NameBank AC NOIFSC CODE -In Capital lettersDisb Amount (in Rs.)

### 5. Insurance, MOE & Other Charges (Mark as NA if Not applicable)

Sr No.	Particulars	Amount (in Rs.)
1	Insurance (Property -TATA AIG GENERAL INSURANCE CO. LTD) -	
2	Insurance (Life - MAX LIFE INSURANCE CO. LTD./ BAJAJ ALLIANZ LIFE INSURANCE CO. LTD.)	
3	Insurance (GCS - TATA AIG GCS PLUS) -	
4	Axis Bank Ltd MOE Charges A/c	
5	Balance PF A/c (Only if LAP case)	

I/We also request you to kindly deduct my EMI On\_\_\_\_\_ of every month commencing from \_\_ / \_\_ / 20\_\_\_\_. I/We are aware that I/We need to pay PRE-EMI for the broken period\* even if my loan is fully disbursed.

\*Broken Period : from date of disbursement till the EMI cycle date

# SCHEDULE – VIII (Balance Transfer Case details)

Balance Transfer Bank/ NBFC Co Bearing loan Account No:				
Foreclosure Amount :	dated:	issued by		
List of documents dated :	issu	ied by		
Axis Bank DD No:				
[	SCHEDULE-IX (For U	nder Construction ca	ses only)	
Total Property Sale Consideration: Sale Deed execution on or before:		-		
Completion Months:				
1 ×	1 ×		(1) ×	
1.Borrower	2.6	Borrower		3.Borrower
	;	37		

## SCHEDULE – X (SANCTION LETTER RATE AMENDMENT LETTER)

(FC	OR MODIFICATIONS/AMMENDMENT IN SANCTION LETTER AND/OR LOAN AGREEMENT)
	ne

Subject: Modification in Existing Sanction Letter/Loan Agreement for change in rate of interest on your \_\_\_\_\_(Home Loan/Loan Against Property)

 Ref: Your
 \_\_\_\_\_\_ and Sanction Letter ref no \_\_\_\_\_\_("Sanction Letter")/ Loan

 Agreement No.
 \_\_\_\_\_\_ Dated \_\_\_\_\_\_("Loan Agreement")

Dear Sir/Madam,

Please note that, Axis Bank had sanctioned you \_\_\_\_\_\_\_facility of Rs. \_\_\_\_\_\_vide Sanction LetterNo \_\_\_\_\_\_ dated \_\_\_\_\_\_as per the terms & conditions covered therein which was accepted by you / and basis the Loan Agreement executed with the Bank.

Further, please note Reserve Bank of India (RBI) vide its recent Circular/Guideline on External Benchmark Based Lending dated September 4, 2019 ("RBI Guidelines") has issued amendments to the instructions contained in the Master Direction on Interest Rate on Advances dated March 3, 2016 whereby it has been decided to link all new floating rate personal or retail loans (housing, auto etc) and floating rate loans to Micro & Small enterprises extended by banks w.e.f. October 1, 2019 to external benchmark.

Accordingly, in terms of the said RBI Guidelines as a fore said, for the accounts being opened on or after 1st October, 2019, the interest rate to be charged, shall be linked to the Repo Rate.

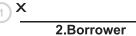
Hence, it is decided to amend the existing terms & conditions of the relevant documents, as mentioned below from the date of this letter as follows:

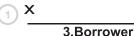
A) Sanction Letter No. \_\_\_\_\_ dated \_\_\_\_:

### For new onboarding cases/renewal cases (with effect from October 1, 2019) on Repo Rate

Parameters	As per Agreed Terms
Interest Benchmark	Repo Rate
Interest Rate (Reference Rate)	%
Spread	%
Applicable Rate of Interest (Reference Rate + Spread)	%
Reset Frequency	3 months

1.Borrower





- i. Repo Rate as applicable on the date of disbursement
- ii. Bank shall publishRepo Rate on a monthly basis. Prevailing month Repo Rate will be displayed on axis bank website <u>http://www.axisbank.com/</u>.
- iii. It shall be the responsibility of the Borrower(s) to inquire or avail from Axis Bank the details thereof on the reset date specified in the agreement.
- iv. Your account opened in a particular month shall be linked to the Repo Rate prevailing for that month.
- v. Axis Bank will reset the rate once in three months for all accounts on predefined date. The effective Rate of Interest will be Repo Rate + Spread
- vi. The Repo Rate prevailing on the day the account is opened and the credit limit is set up by the Bank for utilization will be applicable till the next reset date, irrespective of the changes in the benchmark during the interim period.
- vii. Bank is entitled to change the reset frequency at any point of time.
- viii. Your rate of interest will change with the change in Repo Rate prevailing on the date of reset
- ix. Bank shall have absolute right to decide and apply the spread over the Repo Rate, "**Spread**" shall consist of credit risk premium (which is subject to change in case there is substantial change in the Borrower's credit assessment as agreed in the Loan Agreement), operating costs and other costs which will be reset once in three years from the date of disbursement.

Save and except the changes in the Repo Rate and Spread clauses mentioned herein above that are applicable to your facility account, all other terms and conditions contained in the Sanction Letter and the facility documents executed/to be executed by you shall remain unchanged and continue to be applicable and binding upon you and this letter shall form a part and parcel of the Sanction Letter and the facility documents executed by you and shall always be read in conjunction with the Sanction Letter and facility documents.

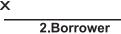
In case of any further clarification/query please contact our below mentioned Asset Sales Center (ASC)

Please provide us an acknowledged copy of this letter for having accepted the above modifications to this Sanction Letter (and Loan Documents) and agrees and undertake that these modifications stated in this letter should form part of the Sanction Letter (and Loan Document) and Binding on me/us as if these were incorporated in the Sanction Letter (and Loan Document).

Yours truly,

For Axis Bank Ltd. Authorized Signatory

1 ×		1 X
1.Borr	ower	



1 × 3.Borrower

## **MOST IMPORTANT INFORMATION**

Attention: Please read carefully before signing PDC/SPDC ACKNOWLEDGMENT LETTER

Please find enclosed crossed Post-dated cheques / security cheques drawn in favor of AXIS BANK Ltd. (Loan Account No.\_\_\_\_\_) bearing the following particulars being submitted towards repayment of the loan availed from your Bank. The Post-dated cheques / security cheques contain my/ authorized signatories' genuine signature, which shall not be disputed by me.

1.	Name of the Drawee Bank	:	 						 
2.	Name of the Drawee Bank Branch	:	 						 
3.	MICR Sort Code (9 digit)	:							
4.	Dated Cheques	:	 	ofeachr	nonth co	ommeno	cing from	I	 
_									

5. Cheque Numbers

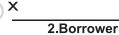
Sr No.	From	То	No. of cheques
1			
2			
3			
4			
5			

I/We agree that the Post-dated cheques / Security cheques are given towards loan repayment / installments of the debt due and payable by me/us to the Bank in terms of the Loan Agreement

In case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques/ Security cheques

Name	Sign					
1.						
2.	2.					
Date	Date Location DS					
DSE/DSAName	·	DSE/DSAPhone no.		Location		
DSE / DSA Stamp						

Х 1.Borrower



## **MOST IMPORTANT INFORMATION**

Attention: Please read carefully before signing PDC/SPDC ACKNOWLEDGMENT LETTER

Please find enclosed crossed Post-dated cheques / security cheques drawn in favor of AXIS BANK Ltd. (Loan Account No.\_\_\_\_\_) bearing the following particulars being submitted towards repayment of the loan availed from your Bank. The Post-dated cheques / security cheques contain my/ authorized signatories' genuine signature, which shall not be disputed by me.

1.	Name of the Drawee Bank	:	
2.	Name of the Drawee Bank Branch	:	
3.	MICR Sort Code (9 digit)	:	
4.	Dated Cheques	:	of each month commencing from

:

5. Cheque Numbers

Sr No.	From	То	No. of cheques
1			
2			
3			
4			
5			

I/We agree that the Post-dated cheques / Security cheques are given towards loan repayment / installments of the debt due and payable by me/us to the Bank in terms of the Loan Agreement

In case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques/ Security cheques

Nar		Sign						
1.								
2.	2.							
Date	Date Location			/ DSA Sign				
DSE/DSAName	·	DSE/DSAPhone no.		Location				
DSE / DSA Stamp		•						
		Customer Copy						
1 X 1.Borrower		1 X 2.Borrower		1 <b>X</b>	3.Borrower			

# SIGNATURE CARD

(Only for Super Saver Home Loan)

Name of Branch:			
Sol ID:	(Pleasure ensure to stick the	e barcode above)	
I Certify that the following person are th SB/CA/NRE/SBTRS/FD Account No: I Confirm that the following Signature of Name of the Customer / Company / LC	of the Authorized Signat	tories are obtaine	d in my presence.
Account No:		(2) CIF ID :	
Name of the Authorized Signatory (in	black ink)	Name of the Au	ithorized Signatory (in black ink)
(3) CIF ID :	black ink)	(4) CIF ID :	thorized Signatory (in black ink)
Mode of Operation Self Any one Pa As per Res	artner Any one	e Trustee	Jointly by all Any Two Jointly Prop. / Auth. Sig.
	FOR OFFICE USE (	ONLY	
Specimen Signature No.:	(0	Operations)	ager

Note: use of this Signature Format with Black ink is Mandatory.

## STANDING INSTRUCTION REQUEST

Date:							
From							
	-						
	-						
To: AXIS Bank Ltd.,							
AAIO Dalik Liu.,							
Ref: Execution of Standing Instruction	-						
Dear Sir,							
This is in reference to the	loan of INR						
(Rupees (in words)					S	anctione	ed to me by
Retail Assets Center, (). M		s					
and Customer ID is							
I, therefore, request you to p		thorizing mand		-	-	-	
repayment of dues/EMI, over the entire tenu							
revised instructions in line with the Bank's po	-			iouri agreer			
I undertake to maintain sufficient balances to	cover the loan repa	yment dues (8	charges, if	any) on the	stipulate	d due d	ates. I also
understand that failure to repay the dues thro	ough this standing in	struction shall	be treated a	s a default i	n repaym	nent of d	ues and all
charges/penalties, as covered by the agreer	nent, will hold good	towards the ne	on-payment	of obligatio	ns.		
Please treat this as an irrevocable communic	ation as an authoriz	ation to debit	he said savi	ngs bank a	ccount ev	ery mon	th with the
amount due towards the repayment of my lo						-	
intimate to the Bank the new account opene					-	-	
I/We undertake the responsibility to provide	he fresh set of man	date and secu	rity PDCs for	such new	account,	as per te	erms of the
agreement in lieu of existing instructions.							
I also understand and accept that the Bank w	-				he availa	ble bala	nces in the
designated account for recovery of overdue	installments and/or of	charges (if any	() in the loan	account.			
Thanking You,							
Yours faithfully		1					
Name of Account Holder		Signature of	Account ho	lder			
		· · · · · · · · · · · · · · · · · · ·					
For office use only VERIFIED							
<u></u>		F	or Axis Ban	k Ltd			
Customer Account Number Customer Signature		١	lame:				
Customer Signature Customer Account Status is Active		E	Employee Id	:			
Mode of Operation		E	Employee Si	gnature:			

# STANDING INSTRUCTION REQUEST

(For Super Saver Home Loan only)

Date:	 _
From	 

To:

AXIS Bank Ltd.,

Ref: Execution of Standing Instruction

Dear Sir,

I authorize you to carry out the following transactions every month for an amount equal to the interest on the loan account for the previous month, over the entire tenure of the loan. The order of the transactions will be as stated below:

- 1. Debit my Super Saver Loan account number.....and credit my Axis Bank Saving Account number.....
- 2. Debit my Axis Bank Saving Account number.....and credit my Super Saver Loan account number.....

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking You, Yours faithfully,

Name of Account Holder

Signature of Account holder

AS per RBI guidelines, borrower to comply with below three conditions to ensure that the account is not classified as NPA (Non-Performing Asset)

- 1 Borrower to ensure outstanding balance does not remain continuously in excess of santion Limit/Drawing Power for 90 days.
- 2. Borrower to ensure credit transaction in Super Saver O/D account in every 90 days.
- 3. Borrower to ensure that credits in last three months is sufficient enough to service unpaid interest for the previous three months.

Point number 3 (as above) is elaborated here under for ready reference.

Particulars	Scenario 1	Scenario 2
Previous 3 months Interest	100+110+120 = 330	100+110+120= 330
(December, January and February)		
Previous 3 months Credit	50+60+70= 180	50+60+70= 180
(December, January and February)		
Current 3 months Credit	30+40+50= 120	40+50+60= 150
(March, April, May)		
Total Credits	180+120= 300	180+150= 330
NPA Classification as at 31-05-2017	NPA	Standard

For office use only VERIFIED

> Customer Account Number Customer Signature Customer Account Status is Active Mode of Operation

For Axis Bank	: Ltd
Name:	
Employee Id:	

Employee Signature:

# STANDING INSTRUCTION REQUEST

(For Super Saver Home Loan only)

Date:		
From		

To:

AXIS Bank Ltd.,

Ref: Execution of Standing Instruction

Dear Sir,

I authorize you to carry out the following transactions every month for an amount equal to the interest on the loan account for the previous month, over the entire tenure of the loan. The order of the transactions will be as stated below:

- 1. Debit my Super Saver Loan account number.....and credit my Axis Bank Saving Account number.....
- 2. Debit my Axis Bank Saving Account number.....and credit my Super Saver Loan account number.....

I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.

Thanking You, Yours faithfully,

Name of Account Holder

Signature of Account holder

AS per RBI guidelines, borrower to comply with below three conditions to ensure that the account is not classified as NPA (Non-Performing Asset)

- 1 Borrower to ensure outstanding balance does not remain continuously in excess of santion Limit/Drawing Power for 90 days.
- 2. Borrower to ensure credit transaction in Super Saver O/D account in every 90 days.
- 3. Borrower to ensure that credits in last three months is sufficient enough to service unpaid interest for the previous three months.

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Previous 3 months Interest	100+110+120 = 330	100+110+120= 330
(December, January and February)		
Previous 3 months Credit	50+60+70= 180	50+60+70= 180
(December, January and February)		
Current 3 months Credit	30+40+50= 120	40+50+60= 150
(March, April, May)		
Total Credits	180+120= 300	180+150= 330
NPA Classification as at 31-05-2017	NPA	Standard

For office use only VERIFIED

> Customer Account Number Customer Signature Customer Account Status is Active Mode of Operation

For	Avis	Bank	l td
101	<b>MAIS</b>	Darin	Lu

Name:

Employee Id:

Employee Signature: