

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्योग एक परिवार एक बैंक प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 H O : LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5	DELHI, MAYUR VIHAR SHOP NO-28 TO 30, HALL NO-4, CSC-II, KONDLI GHAROLI, A2, DDA MARKET, MAYUR VIHAR PHASE III DELHI - 110096 Tel: 22621244, 22621245 Email: bom1357@mahabank.co.in
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Ref. No. : M-1357-22-067001

Date : 23/08/2022

To,
M/s Radiance Aesthetic Clinic
Ground Floor/First Floor, Old No.305, B-5
Acharya Niketan, Mayur Vihar Ph-I,
Na, 110091,
East Delhi Delhi

Dear Sir/Madam

Re: Your request for Credit facility/ies.

With reference to your application dated 29/07/2022 requesting for credit facility/ies, we have pleasure to convey the sanction under **Mahabank loan scheme for Doctors** as under:-

Nature of Facility :	Term Loan (New)	
Amount	Rs. 10000000.00 (Rs. One Crore only)	
Purpose	Purchase of Medical Equipments	
Primary Security	Hypothecation of Machinery	
Margin	25 %	
Subsidy (If any)	NIL	
Rate of Interest	RLLR (8.20%) + BSS (0.50%) + Spread (0.75%) - Collateral Concession (0.00%) + Additional Premium (0.00%) = Effective ROI Value is 9.45 % p.a. with monthly rest	
Repayment Terms (Principal)	Tenor	84 Months
	Moratorium Period	6 Months
	Repayment Period	78 Months
	Repayment Amount	Monthly Installment of Rs.135088 to be repayable in 78 months. Interest to be serviced as and when applied. or interest to be capitalised if moratorium stipulated.
Repayment Terms (Interest)	Monthly (as and when applied) or interest to be capitalised if moratorium stipulated.	

All the credit facilities are secured by following collateral security/ies:-			
Sr. No.	Description of the Security	Owner of the Security	Nature of the charge
Not Applicable			

the credit facilities are further secured by Personal/Corporate Guarantee of:-

No.	Name of the Guarantor	Net Worth (Rs. In Actuals)
Not Applicable		

Account : M/s Radiance Aesthetic Clinic,
Mayur Vihar Branch, Delhi Zone

Radiance Aesthetic Clinic
Dr. Poonam Arya
Proprietor
Reg. No. BHCC/2018

The following service charges will be applicable:-	
Processing Fees(For all credit facilities)	Rs. 100000.00 + Rs. 18000.00 (GST) = Rs. 118000.00
Documentation Charges	Rs. 25000.00 + Rs. 4500.00 (GST) = Rs. 29500.00
Delayed review charges	Rs. 0
Commitment Charges	NIL
Inspection/Supervision charges	Rs. 15000.00 + Rs. 2700.00 (GST) = Rs. 17700.00
Credit Information Company(CIC) report charges	Rs. 600.00 + Rs. 108.00 (GST) = Rs. 708.00
Mortgage creation charges	NIL
CERSAI charges	Rs. 500.00 + Rs. 90.00 (GST) = Rs. 590.00
ROC filling charges	NIL
CGTMSE Search fee	Rs. 50.00 + Rs. 9.00 (GST) = Rs. 59.00
Credit Guarantee Cover fees	Rs. 198000.00 + Rs. 35640.00 (GST) = Rs. 233640.00
*AGF will be charged on the guaranteed amount for the first year and on the outstanding amount for the remaining tenure of the credit facility.	

Specific Terms Conditions:-

Accepted by customer

Yours faithfully,

UPASANA THANESWAR DATTA
 Branch Manager
 PF No. :- 29925
 (Delhi, Mayur Vihar Branch)

Date: 23/08/2022
 Place: DELHI



Radiance Aesthetic Clinic
 Dr. Poonam
 Proprietor
 Reg. No. BHCD/2022

