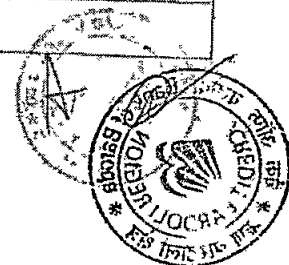


Certificate for seeking authority for Disbursement of Fresh/ Increased portion of Credit Facilities

Name of the Borrower		ANANDIBEN DEVIDASBHAI VASAVA	
Credit Facilities sanction		Personal Loan	
Sl. No.	Details of facilities	Existing Limit	Increased Limit
1	PERSONAL LOAN	0.00	1100000.00
2			
Sanctioning Authority		RMCC-AGM	
Details of sanction (including modification, if any)			
a.	Date of Sanction	26-08-2026	
b.	Validity of sanction	3 Months from the date of sanction	
c.	Sanction No./ Letter reference No.	Retail-00004279573-LMS	
Latest Credit Bureau Report (should not be older than 30 days) along with adverse feature, if any should be incorporated		Yes, the CIBIL Search report vide control no 11368330674 dated 27/07/2026 her CIBIL CREDITVISION @ SCORE is 746. Nothing adverse found.	

We clarify as under

Sl	Points of compliance	Remarks
1 - DOCUMENTATION & LEGAL VETTING		
1a	Whether full compliance of stipulated terms and conditions of sanction ensured?	Yes, Complied
1b	Whether clear acknowledgement with date by the company for the sanction conveyed to them.	Yes, Obtained
1c	i. Date of Documentation	26-08-2026
	ii. Creation/ Extension of Mortgage Date after obtaining NEC from Bank's approved Legal Adviser	N.A.
	iii. Registration with SR Office (wherever applicable)	N.A.
	iv. Whether vetting of documents is required as per Bank's norms?	YES
	v. If yes, whether the vetting has been done.	YES
	vi. Deficiencies observed in vetting be described in short	NIL
	vii. date when the deficiencies have been rectified	N.A.
	viii. Whether charge under CERSAI has been created, if so the details thereof	N.A.
	ix. Whether filing of Charge with ROC has been done? (IF Applicable)	N.A.



3- RECOVERY OF FEE & CHARGES			
3a	Processing charges recovered	Date of recovery	26-08-2026
		Amount	11,800.00
3b	Documents charges	Date of recovery	
		Amount	
3c	Lead Bank Charges (If applicable)	Date of recovery	
		Amount	
3d	Upfront fee	Date of recovery	
		Amount	
3e	Any other fee/charges as stipulated	Date of recovery	
		Amount	
3f	Rate of interest fed in finacle (As per terms of sanction)	11.05% p.a.	
	Validity of Disbursement Authority	One month from the date allowed for disbursement	

कृते बैंक ऑफ़ बड़ोदा For Bank of Baroda

शाखा प्रबंधक / BRANCH MANAGER
कानपुरा श्याम, बड़ो, जिला / KANPURAR, VIARA, DI TAL.

Recommended for Disbursement

Date: 26-08-2026



Approved & Recommended

Approval from competent authority
कृते बैंक ऑफ़ बड़ोदा For Bank of Baroda

मेदनी कान्त झा / MEDNI KANT JHA
क्षेत्रीय प्रबंधक / REGIONAL MANAGER
बारडोली क्षेत्र / BARDOLI REGION