

Dear Sir / Madam

WELCOME LETTER

Thank you for selecting NDB as your preferred financial services provider.

We refer to your recent application for a cash backed loan facility/ies (Facility) and wish to inform you that the said Facility has been approved subject to the terms and conditions contained in the cash backed loan application (Application).

Funds will be made available through your selected account maintained at the National Development Bank PLC.

We wish to reiterate the details of the Facility as follows

Date execution of documents : 03/03/2023
Type of Facility : Loan
Aggregate Loan Amount Approved (Rs.) : -
Installment (Capital & Interest) : Please refer the column (f) of table below
Date of commencement of repayment : 00/01/1900
Due date of Monthly Instalment : 00/01/1900

(a) Full Name of Deposit Holder	(b) Deposit Account No	(c) Deposit Amount	(d) Loan Facility	(e) Loan Tenure in Months	(f) Monthly Installment of the Loan	(g) Facility Rate of Interest

Please note that all monies due and payable under the said Facility is payable to the Bank on demand.

The Facility Rate of Interest (s) is linked to the respective interest rate applicable to each Deposit save and except for foreign currency Deposits, in which event the same will be linked to AWPLR.

The Facility Rate(s) of Interest to each Cash back loan is subject to change at each point of change of the respective interest rate applicable to the relevant Deposit. Kindly note that rates applicable may be subject to change and such changes shall be duly notified

We kindly request you to ensure that adequate fund are maintained in your account for settlement of the dues on the due date.

Please note that the Terms and Conditions applicable to the Facility are stipulated in the cash backed loan application form which have been duly accepted and signed by you on 03/03/2023

We thank you for banking with NDB and look forward to a mutually rewarding relationship and also invite you to explore our array of banking products.

Thank you,

NATIONAL DEVELOPMENT BANK PLC

Authorized Signatory