Annexure A-11

Format for NOC blocking, Charge creation in Cross-collateralisation module of Finnone

S.No.	Particulars	Value
1	Customer Name	
2	Existing Mortgages loan (Finnone Loan)	
3	Charge creation date	
4	Remarks to be captured in NOC blocking & during charge creation	For RBC cases: Cross collateralization, NOC unblocking, charge satisfaction & release of property documents to be done with I process approval of ZCH mortgages. For more details, refer cross collateral module in Finnone"
5	Product type- RIBG(RBC)	
6	Appraisal amount	
7	Exposure amount	
8	Combined LTV*	
9	RBC(RIBG) account no	
10	I-Process number	
11	CAL/Sanction reference number	
12	Credit Manager/Relationship Manager: Employee ID:	
13	Lien marking Remarks (applicable only for RBC cases)	Corss collateralisation with Mortgages loan XXXXXX

***Combined LTV** is calculated as under:-

(O/s of Home loan number + Sum of current O/s of all HL LAN's for LTV purpose + Sum of exposure amount)/latest of Appraisal value