

# SARASWATI COMMERCIAL (INDIA) LTD.

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Regd. Off.:209-210, Arcadia Building, 2<sup>nd</sup> Floor, 195, Nariman Point, Mumbai-400021.

Tel:40198600 Fax:40198650 E-mail:[saraswati.investor@gcvl.in](mailto:saraswati.investor@gcvl.in),

Web:[www.saraswaticommercial.com](http://www.saraswaticommercial.com) CIN:L51909MH1983PLC166605

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## PROCEDURE FOR RETURN OF ORIGINAL MOVABLE/IMMOVABLE PROPERTY DOCUMENTS FOR BORROWERS TO LEGAL HEIRS

In view of the guidelines issued by the Reserve Bank of India on Responsible Lending Conduct dated September 13, 2023, the Company is required to display on the website procedure for return of original property documents to legal heirs for information.

Accordingly, in the event of demise of the borrower, the Company ensures original property documents are handed over to their legal heirs as per the following process:

- The legal heir is required to submit a request for return of original property documents at [saraswati.investor@gcvl.in](mailto:saraswati.investor@gcvl.in) or at the registered office of the Company located at 209-210, Arcadia Building, 2<sup>nd</sup> Floor, 195, Nariman Point, Mumbai-400021 along with the following documents with subject line “Return of Original Property Documents to Legal Heirs”:
  - i. Copy of the Settlement Letter / no dues letter issued by the Company;
  - ii. Supporting documents establishing the fact that he/she is the legal heir;
  - iii. KYC documents of the legal heir.
- The Company will revert to the email in 7 days.
- The Company may request additional information in this regard and post examination provided handover the original documents to their legal heir.