



Banking - Loan agreement - Contract - Handwritten terms - Hand-written lines in clause 10 of the Letter of arrangement incorporated entitling to take over charges - Documents in the original agreement never contained the same - Bank not entitled to charges. [PLRonline 33013]

The documents which were supplied by Bank at the time of renewal and the documents downloaded from e-mail, did not contain the above said condition - On account of absence of any hand-written point in clause 10 of the general terms and conditions which was supplied by the petitioner Bank at the time of renewal, Bank held not liable to recover pre-payment charges/ take over charges - Held, Condition for recovery of charge @ 4.25% has been illegally incorporated in the [agreement](#).

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