Composite Loan (plot+home) problem

Escrito por MichaelMorin - 16/04/2018 05:35

Hi,

I have taken BOB composite loan (plot+home construction) and its been 4 years into the loan and i have replayed 80% of the amount taken. Now i noticed that (when i went to bank to close my acct) they have charged me additional 2L (5 months back) for not constructing home even after 3 years. Can someone please help how i can get rid of this additional amount charged?

Please help.

I didn't find the right solution from the Internet.

References:-
https://bit.ly/2HCdJZe
Marketing video production company

Thanks

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