SANCTION LETTER

STATE BANK OF INDIA
HYDERABAD RACPC

35489656411

To
1) Shri/Smt/Kum
Mr.SWAROOP V DARBHA S/O D/O W/O Mr.BALA CHAMUNDESHWARI DEVI
3233 INNSBRUCK CIRCLE, COLLEGE STATION ROAD, BRAZOS COUNTY, 77845, USA-500047

RACPC / HL / Date:07-01-2016

Dear Sir,

PERSONAL SEGMENT ADVANCES
HOME LOAN - - HL FOR NRI/PIO'S

Mr. SWAROOP V DARBHA s/d/w of Mr. BALA CHAMUNDESHWARI DEVI

MEDIUM TERM LOAN OF ₹26,00,000.00

With reference to your application dated **23/12/2015** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **HYDERABAD RACPC** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

ASSTT. GENERAL MANAGER भारतीय स्टेट बैंक
For STATE BANK OF INDIA

मुख्य प्रबन्धक / Chief Manager
आर.ए.सी.पी.सी., हैदराबाद
RACPC, HYDERABAD.

ARRANGEMENT LETTER

Home Loan - HL FOR NRI/PIO'S

State Bank of India
HYDERABAD RACPC

LOS.NO- 5486554

Reference No. A/c.no.35489656411

To

1) Shri/Smt/Kum
Mr.SWAROOP V DARBHA S/O D/O W/O Mr.BALA CHAMUNDESHWARI DEVI
3233 INNSBRUCK CIRCLE, COLLEGE STATION ROAD, BRAZOS COUNTY, 77845, USA-500047
Date: 08/01/16

Dear Sir/Madam,

SBI - Old Airport Branch -

HL FOR NRI/PIO'S
HOME LOAN : ₹ 26,00,000.00

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 23/12/2015, we have decided to sanction a Home Loan limit of ₹.26,00,000.00(Rupees Twenty Six Lakhs Only) to you, as per the undernoted break- up -

(i) Home Loan -	₹.26,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
	Total - ₹.26,00,000.00

on the following terms and conditions. **Exercise of Option provided in paragraph 13 is mandatory.**

2. Purpose :

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address : All that Deluxe Villa admeasuring about 1205 Sft of built-up area on Plot No.70 admng. 175 Sq.Yds forming part of land in Sy.Nos.75,77,78,79 & 96,100/2 of Rampally Village, Keesara Manda, Ranga Reddy District, bounded on N:Plot No.69, S:Plot No.71, E:Plot No.61, W:30' wide road.

(ii) Premium of Home Loan Insurance Cover (If requested) - **₹.0.00**

3. Margin : % of the total cost of the project

4. Interest : Interest will be charged and applied at the rate mentioned below *on daily outstanding debit balance in your account at monthly rests :-*

4A)Floating Rate of Interest: - *(Delete whichever is not applicable)*

Interest on the loan will be charged at .25 % p.a. above Base Rate which is currently 9.3 % p.a. (the current effective rate being 9.55% p.a.)with monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in Base Rate or (ii) revision even without change in Base Rate and you shall be deemed to have notice of changes in the rate of interest whenever the changes in Base Rate or increase in interest rates where there is no change in Base Rate are either displayed on the Notice Board of the Branch or published in news papers or made through entries of the interest rate charged in the passbook/statement of account furnished to you and you are liable to pay such revised rate of interest. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. In the event of a default in payment or any irregularity in the account, the Bank

D.V.A.H. G. Swaroop

D.V.A.H. G. Swaroop