

ARRANGEMENT LETTER**Home Loan - SBI PRIVILEGE/SHAURYA HOME LOAN - NEW**State Bank of India
HYDERABAD RACPC

To

1) Shri/Smt/Kum
Mr.ARVIND KUMAR KUSHWAHA S/O D/O W/O
Mr.KESHAV PRASAD KUSHWAHA
37, MODI SILVER CREEK, NAGARAM, SATYA
NARAYANA BUS STOP, HYDERABAD-500083
Date:Reference No. **37020271214**

Dear Sir/Madam,

LOS. 9301033

DRDO. yadgarally Branch. 25 JUL 2017

SBI PRIVILEGE/SHAURYA HOME LOAN - NEW**HOME LOAN : ₹ 28,70,000.00**

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 14/07/2017, we have decided to sanction a Home Loan limit of ₹.28,70,000.00 (Rupees Twenty Eight Lakhs Seventy Thousand Only) to you, as per the undernoted break- up -

(I) Home Loan -

₹.28,70,000.00

(II) Funding of Home Loan Insurance Cover (If requested) -

₹.0.00

Total - ₹.28,70,000.00

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 the Plot No 101 in Nilgiri Estate Phase II and a Ground Floor villa to be constructed on it with built up area of 1175 Sq Ft and adms 150 Sq Yds forming part of land Sy No 75,77,78,79 and 96, 100/2 of Rampally Village, Keesara Mandal, Medchal - Malkajgiri Dist and is bounded by N: Plot No 102, S: Plot No 100, E: Plot No 98, W: 30' Wide Road .

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

0.17

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 :-*

Interest on the loan outstanding will be charged at the rate of .4% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 8% p.a.. The present effective rate of interest being 8.4% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year from the date of first disbursement on the basis of prevailing 1 year MCLR as on the date of reset. The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without

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