



IRB HYDERABAD

K V K SANTHY

Faculty quarters, Nalsar University of Law, Shameerpet

Dear Sir/Madam,

KNM-62

Reference No. HLB73708

We are glad to accord our sanction as follows:

Home Loan Sanction Letter-cum-Key Fact Statement

Sanction No.HLB73708/2017-18

Date: 18/08/2017

Branch	SHAMEERPET
Name of the Borrower(s)	K V K SANTHY,,,
Type of Loan	HOME LOAN -RESIDENT
Purpose	PURCHASE OF NEW HOUSE

Loan Amount (in Rs.)	**Rate of Interest (%)	Variable / Fixed*	Compounding periodicity	Margin (%)	LTV (%)
3000000	8.50	Variable	Monthly	44.87	60.63

** MCLR one year 8.50 % plus spread 0.00 %

RUPEES THIRTY LAKHS ONLY)

*If Fixed ROI, periodicity of Reset	NA	Next Reset Due on	NA
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Repayment Terms:

Loan Term	Holiday Period	Repayment
240 months	12 months from the date of availment	228 months by way of EMI

* Wherever holiday period is permitted, Interest to be serviced during the holiday period as and when debited

EMI Amount (Rs.)	EMI Starts From	Due Date	Penalty for delayed payment
26564	**	Payable on or before 10th of every month	2% over the applicable Rate of Interest

** 1)Next month from the date of availment - for loan without holiday period

2)Next month from the completion of holiday period of 12 months or completion of construction, whichever is earlier -for loan with holiday period

Facility	Limit	Margin (%)	Rate of Interest (%)	Repayment
Non Priority -Term Loan GMRA Premium\$	0	NIL	9.10	0 EMIs of Rs.0/- each

* MCLR one year 8.50 % plus spread 0.60 %

\$ Group Mortgage Redemption Assurance Scheme (GMRA)

Optional Loan for payment of Single Premium towards Group Insurance Policy covering the life of the borrowers. The insurance cover is on diminishing basis, based on the repayment schedule of loan account.

Mode of communication of changes in interest rates	Changes will be ported in Bank's website and displayed in Branch Notice Board
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Fee Payable

On Application	Processing Charges: Currently 0 % Subject to Maximum of Rs. 0 CIC Report Charges: Currently Rs.30/- per report - subject to revision Actual Cost of Legal Scrutiny Report (LSR) & Engineer's Valuation Report (EVR)* (* Two LSR & EVR insisted beyond threshold limit)
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At the time of availing the loan	> EM Charges : NIL - for Home Loans > Cost of Registration of EM / MODTD - wherever applicable > CERSAI Charges - For Loans upto Rs.5.00 lakhs - Rs.50/- + ST and for Loans above Rs.5.00 lakhs Rs.100/- + ST
During the term of the loan	¢ Actual Charges for obtention of Certificate of Genuineness of Title Deeds ¢ Actual charges for Engineer's Report on: level of progress / completion ¢ Building Insurance Charges - covering the loan period ¢ Inspection Charges (annually) ¢ Encumbrance Certificate charges (annually) ¢ Incidental charges of Rs.250/- (annually) ¢ Actual cost of fresh EVR after every three years
d) On foreclosure	No foreclosure charges
e) Fee Refundable if loan not sanctioned / disbursed	NIL
iii) Conversion charges - for switching from floating to fixed interest and vice-versa	Conversion from "Fixed-to-Floating" is available as one-time option - after a minimum period of three years Charge: One-time fee @ 1% on the balance outstanding on the date of conversion. If conversion is sought after five years, this fee is waived. (Option to switch from 'Floating-to-Fixed' not available)
iv) Details of Security / Collateral obtained	Primary Security/Collateral Security**:
v) Personal Guarantees - from	K S K CHAKRAVARTHY,
v) Date on which annual outstanding balance statement will be issued	Balance statement will be issued on demand Interest Certificate (IT purposes) will be issued during the month of April
vi) Other Core Covenants, if any	As Annexed