STATE BANK OF TRAVANCORE
(Associate of the State Bank of India)
BRANCH: PADMARAONAGAR 70811

No. AGM/II/HYD/PSB/HL/

Date: 22nd February 2017

To
Mr. Pulupula Venkata Subramanyam,
House No. 11-13-6/2, Flat No.302,
Vinamratha Classic, Alkapuri Colony,
Road No.1, Saroor Nagar,
Hyderabad – 500 035.

NE. 82

Dear Sir.

HOUSING LOAN

With reference to your application dated 25th January 2017 for a loan of Rs. 31,50,000/- (Rupees Thirty one lakhs and fifty thousand only), we have pleasure in advising you of the sanction of a housing loan facility subject to the following terms and conditions:

a. Loan amount	: Rs.31,50,000/-
b. Nature of Limit	: Medium Term Loan
c. Purpose of Loan	: Purchase of Semi-finished house & completion of construction.
d. Period of Loan	: 360 Months (including Moratorium 16 Months)
e. Rate of Interest	: Floating Rate. At one year MCLR 8.55% per annum with monthly rests.
f. Monthly repayment (EMI) *	: Rs. 24,600/- (subject to change)

* Monthly repayment (EMI) will be revised if there is any revision in the interest rate and such revision is binding at all times. In addition, if bulk repayment (minimum 10% of the sanctioned limit) are made in the account a reduction in the EMI will be considered at your option. In the cases where check off facility is available, a revised letter of authority and a letter of undertaking for the revised EMI is to be furnished to the Bank.

g. Repayment

360 Months, inclusive of repayment holiday of maximum 16 months. The repayment holidayextends up to the completion of construction or 18 months from the date of disbursement of first instalment whichever is earlier. However, the repayment schedule as per EMI should start within one month from the availment of the final installment / entire loan amount.
h. Interest for the holiday period

S.B.T. Padmarao Nagar Br. Sec'bad.