बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

NGH. 306

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00001259253-LMS

Place: MG ROAD,SECUNDERABAD
Date: 22-04-2022

To,
MR. VINIT VENUGOPAL NAIR
& MRS. KAVYA SRINIVASAN
FLAT NO: 202 , HNO: 3-5-102/34 ,
SAI SUSHEELA NILAYAM , MOULALI ,
ROAD NO: 4D KRISHNA NAGAR COLONY ,
MOULALI , SECUNDERABAD ,
SECUNDERABAD , HYDERABAD
TELANGANA - INDIA . 500040

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **50,00,000.00/-**

With reference to your application dated 11-04-2022, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

TERMS AND CONDITIONS:

NAME OF PRODUCT	:Baroda Home Loan
PURPOSE OF LOAN	:@PURCHASE OF HOUSE FLAT APARTMENT ETC
NAME OF THE SPECIFIC SCHEME	:Baroda Home Loan
FACILITY	:Term Loan
TOTAL COST	:Rs. 62,86,000.00
LIMIT REQUESTED	:Rs. 50,00,000.00/-
PERMISSIBLE LIMIT	:Rs. 50,00,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT	:NA
ACTUAL MARGIN :	20.46 %
RATE OF INTEREST	Applicable Rate of Interest is **6.90%** , per annum , which is a sum of RBI Repo Rate : **4.00 %** (at present), Mark Up of : **2.50 %** (at present), Credit spread of **0.35%** (at present) , and Risk Premium of **0.05 %** (at present), The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.
TOTAL PERIOD	:180months
MORATORIUM	:18
REPAYBLE IN	:162 months by Equated Monthly Installment Payment
EMI	:Rs. 47,522.00/-
	: After completion of moratorium period of 18 months or