बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

Ght-602

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00001327439-LMS

Place: M.G.ROAD SEC
Date: 07-06-2022

To,
MRS. K SARADA
& MR. SAICHARAN KUCHIBHOTLA
30-197/1 , FLAT NO 506, , SAI SRINIVAS RESIDENCY, ,
SHAFINAGAR, RK PURAM , SECUNDRABAD TELANGANA ,
SAI SRINIVAS RESIDENCY, ,
TIRUMALAGIRI ,
TIRUMALAGIRI , HYDERABAD
TELANGANA - INDIA . 500056

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **66,00,000.00/-**

With reference to your application dated 25-05-2022, we are pleased to inform you that we have sanctione
on the terms and conditions as under:

TERMS AND CONDITIONS:

NAME OF PRODUCT	:Baroda Home Loan
PURPOSE OF LOAN	:@PURCHASE OF HOUSE FLAT APARTMENT E
NAME OF THE SPECIFIC SCHEME	:Baroda Home Loan
FACILITY	:Term Loan
TOTAL COST	:Rs. 82,55,000.00
LIMIT REQUESTED	:Rs. 66,00,000.00/-
PERMISSIBLE LIMIT	:Rs. 66,00,000.00/-
Insurance Company :	IFLIC
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	Rs.181382/-
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ACTUAL MARGIN :	20.05 %
RATE OF INTEREST	Applicable Rate of Interest is **6.95%** , per annum , which is a sum of RBI Repo Rate : **4.40 %** (at present Mark Up of : **2.50 %** (at present), Credit spread of **0.00%** (at present) , and Risk Premium of **0.05 %** (at present), The Interest shall be payable at monthly rests. The Ba Interest rate (including any of its components mention
TOTAL PERIOD	:132months
MORATORIUM	:0
REPAYBLE IN	:132 months by Equated Monthly Installment Paymen
EMI	:Rs. 71,662.00/-
COMMENCING FROM	:
Installment Commencement Date(DD/MM/YYYY)	: 10-07-2022

PROCESSING CHARGES	: Rs. 0.00/-
UPFRONT CHARGES	:Rs. 10,030.00 /-
DEVIATION CHARGES	:Rs. 0.00 /-
DISBURSEMENT	:1. Before disbursement Branch to obtain Co-Applicar loans NOC/Closure letters and keep on record before (to obtain stamped undertaking from the applicants that amount(retirement terminal benefits of co-applicant a deposit in the loan account so as to reduce the outst extent it can be serviced by EMI within the FOIR li adhere terms and conditions mention in deviation ap incorporating all terms and conditions to be issue(applicant(s) to be obtained and held on record, having to ensure to verify the genuinety, validity and enforce: disbursement. 4. After execution of all the loan (undertaking to create equitable Mortgage immediately deed, and vetting of documents. 5. Disbursement of I may be done by way of DD/BC in favour of the sell number of the seller or vendor as per the scheme guid margin amount on the date of registration. 6. Befor ensure: (a) Draft sale deed is vetted by panel advocate per the terms of sale agreement and there is nothi interest of the Bank. (b) Details of the property are to the Bankers cheque. (c) Borrowers and Branch have of the property on the date of registration. (d) Up t satisfy upon. (e) Branch to ensure documents requir mentioned in the legal opinion is available. Source of necessary document proofs. 7. After registration of sal mortgage in banks favour. E.M. is to be created as per done within stipulated time as per norms. Our chai Registrar as per norms within stipulated time. 8. F insured. All documents including the E.M. are to be Supplementary legal opinion needs to be obtained aft and after verifying the certified copy of the sale deed i LDOC 90 C to be signed in front of Notary Public a mortgage. 10. Branch to comply the guidelines men 112/414 dated 14.07.2020 to ensure due diligence of the limit and should also prepare Pre-mortgage Chec conveyed vide Circular No.BCC: BR: 113/87 (impler have to adopt prefixed specific EMI dates ie. 4th or which is convenient to the applicant. 12. Branch to fol as per the circular BCC: BR: 112/499 dated 24.08.2(amount of Rs.181,382/- towards IFLIC Insurance Pren

RISK RATING

INTERNAL RATING SCORE	: 115
INTERNAL RATING GRADE	: HL-6

CIBIL BUREAU SCORES:

CIBIL BUREAU SCORE OF APPLICANT	:769
CIBIL BUREAU SCORE OF COAPPLICANT	:780
AVERAGE CIBIL SCORE	:774.5

Details of Securities offered:

PRIMARY RESIDENTIAL FLAT