Bank of Baroda
India's International Bank

SOR-99-2A

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00002133238-LMS **Place:** MG ROAD,SECUNDERABAD
Date: 28-09-2023

To,
MR. MADHURAPANTULA RAMA SASHANK
& MR. VENKATA RAMANA MURTHY MADHURAPANTULA
& MRS. P RAJYALAKSHMI
1-7-151/1/3,F-1 , VIVEKANANDA APARTMENTS ,
KAMALA NAGAL , ECIL POST ,
VIVEKANANDA APARTMENTS ,
ECIL , SECUNDERABAD ,
SECUNDERABAD , HYDERABAD
TELANGANA - INDIA . 500062

72.20.000
10.00.000 Furnishing.
~~62,00,000~~
62,20.000 - Builders

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **72,20,000.00/-**

With reference to your application dated 22-09-2023, 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. 90,26,000.00
LIMIT REQUESTED	:Rs. 72,20,000.00/-
PERMISSIBLE LIMIT	:Rs. 72,20,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT ACTUAL	:NA

MARGIN :	20.01 %
RATE OF INTEREST	Applicable Rate of Interest is **9.10%** , per annum , which is a sum of RBI Repo Rate : **6.50 %** (at present), Mark Up of : **2.65 %** (at present), Credit spread of **-0.10%** (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	:300months
MORATORIUM	:0
REPAYBLE IN	:300 months by Equated Monthly Installment Payment
EMI	:Rs. 61,085.00/-
COMMENCING FROM	:
Installment Commencement Date(DD/MM /YYYY)	: 10-11-2023
PROCESSING CHARGES	: Rs. 5,625.00/-
UPFRONT CHARGES	:Rs. 11,800.00 /-
DEVIATION CHARGES	:Rs. 0.00 /-
	:1. (a) Disbursement shall be made after compliance of all terms and conditions of sanction and obtaining complete set of documents, Vetting of documents and obtaining undertaking for creation of equitable mortgage. -------- (b) Disbursement of Housing Loan amount as per sale agreement directly to seller after obtaining stamped under taking for creation of Equitable mortgage and getting authority letter from the borrower by an A/c Payee crossed Bankers Cheque, by quoting Account Number and Name of the account holder. --------- (c) After obtaining original sale