



NH. 307

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00002428861-LMS

Place: MG ROAD, SECUNDERABAD
Date: 29-05-2024

To,
MS. CHITUKURI YUGALA
FLAT NO 402, THIRUMALA ASHOK ARCADE,
MEDIPALLY, SV COLONY,
SV COLONY,
UPPAL,
MEDPALLE, K.V.RANGAREDDY
TELANGANA - INDIA . 500098

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **48,00,000.00/-**

With reference to your application dated 20-02-2024, 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. 65,07,500.00
LIMIT REQUESTED	: Rs. 48,00,000.00/- (43,00,000)
PERMISSIBLE LIMIT	: Rs. 48,00,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT	: NA
ACTUAL MARGIN :	<u>26.24</u> %

RATE OF INTEREST

Applicable Rate of Interest is **8.85%** , per annum , which is a sum of RBI Repo Rate : **6.50 %** (at present), Mark Up of : **2.65 %** (at present), Credit spread of **-0.35%** (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 MORATORIUM

:352months
:0

REPAYBLE IN EMI COMMENCING FROM

:352 months by Equated
Monthly Installment Payment
:Rs. 38,282.00/-

Installment Commencement Date(DD/MM /YYYY)

: 10-07-2024

PROCESSING CHARGES

: Rs. 4,130.00/-

UPFRONT CHARGES

:Rs. 0.00 /-

DEVIATION CHARGES

:Rs. 0.00 /-

:1. Branch to execute Tripartite Agreement (TPA) and; obtain LDOC 106C- Stamped undertaking to create equitable mortgage along with all other loan documents. After Execution of all the loan documents including stamped undertaking to create equitable mortgage, TPA and vetting of documents. 2. Disbursement should be made after compliance of all terms and conditions of sanction and obtaining complete set of documents and vetting of the document after execution of documents as mentioned in sanction terms. Along with Sanction Letter incorporating all terms and conditions to be