 Indian Bank इलाहाबाद ALLAHABAD	Branch : RAPC HYDERABAD 2 Address : 157/67 TO 69, PLOT NO 72 KONDAPUR MAIN ROAD GACHIBOWLI
Phone No :	Fax :
BM Direct :	Email : rapc.hyderabad2@indianbank.co.in

Date: 30/09/2024

Ref No: IR9367740EF

Mr. / Mrs: Ms.Bathini Asha Deepthi

Address: Flat 404 E-block Sai Mitra Towers V N Reddy Nagar Kushaiguda Hyderabad MEDCHAL MALKAJGIRI
MEDCHAL MALKAJGIRI TELANGANA INDIA 500062

Dear Sir / Madam,

We are glad to accord our sanction as follows:

LN-7879273310

Home Loan

Sanction Letter-cum-Key Fact Statement

Branch	HYDERABAD MARUTINAGAR
Name of the Borrower(S)	Ms.Bathini Asha Deepthi
Type of Loan	Home Loan
Purpose	Purchase of new house

Loan Amount (in Rs.)	* Rate of Interest	Floating / Fixed	Compounding periodicity	Margin (%)	LTV (%)
10500000	8.40%	Floating	Monthly	27.59	72.41

*Repo rate (6.50%) + Prime Spread 2.70%+Credit Risk Premium 0.00%+Business Strategy Premium 0.00%-
Business Strategy Discount 0.80% p.a presently.

Interest rate applicable as per the REPO rate prevailing in CBS on the date of opening of Loan account

Repayment Terms:

Loan Term	Holiday Period *	Repayment
240Months	0 Months	240 EMIs

*Interest to be serviced during the holiday period as and when debited.

EMI Amount (Rs.)	EMI Starts From	Due Date
90458	**	Payable on or before 7th of every month

** 1) Next month from the date of availment - for loan without holiday period

2) Next month from the completion of holiday period of 0 months or completion of construction, whichever is earlier -for loan with holiday period

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Facility	Limit (In Rupees.)	Margin (%)	*Rate of Interest (%)	Repayment
Non Priority -Term Loan GMRA Premium\$	149820	Nil	10	3184.0 Repayable in 60 EMIs

*REPO Rate - % plus Prime Spread - % plus Risk spread - %

\$Group Mortgage Redemption Assurance Scheme (GMRA)

Optional Loan for payment of Single Premium towards Group Insurance Policy covering the life of the borrowers. The insurance cover is on diminishing basis, based on the repayment schedule of loan account. Borrower may avail the said optional loan (if required).

Mode of communication of changes in interest rates

Changes will be ported in Bank's website and displayed in Branch Notice Board

Details of Security / Collateral obtained

Equitable mortgage of all that land forming Plot No. 205 admeasuring about 161 sq yards, along with a villa constructed thereon, in the housing project named SILVER OAK VILLAS forming a part of Sy No. 11,12,14,15,16,17,18,394 of Cherlapally Village, Ghatkesar Mandal, Medchal Malkajgiri District (formerly known as Ranga Reddy District).

North	TOT-LOT
South	PLOT NO. 204
East	30' WIDE ROAD
West	PLOT NO. 187

Personal Guarantees

NA

Other Terms & conditions, Key Fact Statement & Illustrative Repayment Schedule

As Annexed

Annexure

Terms and Conditions

Proposal Specific Term & conditions:

1. PRE DISBURSEMENT: SPECIFIC TERMS & CONDITIONS FOR BRANCH

- DEVA approval is mandatory. Facility is to be released only after documentation formalities completed in all respects with applicable stamp duty.
- All applicable charges like CIBIL, CERSAI etc to be recovered.
- Legal Audit to be done before release of loan amount.
- Disbursement of Rs. 105.00 lakhs towards Sale deed to be done directly to the Vendor as per Agreement of Sale, by way of DD/RTGS after realizing the proportionate margin from the proponents.
- Branch has to verify the source of margin paid by the applicant for purchase of the flat through account statements and not raised yet another personal loan / consumer loan for such margin.
- ECS/NACH from Salary account of applicant to be obtained for repayment of proposed Loan.
- All documents submitted by the applicants should be duly self-attested.
- Certified copies of the title deeds and Parent document tracking back to at least Last 13 years from the title documents are to be obtained from SRO by the Panel Advocate and compared with the original one submitted by the borrower for LSR for its correctness to be obtained. 'Release of funds to be strictly done as per stage of construction & verification of the same by Branch officials to be done.
- Key facts statement as per Circular No. 22409 dated 18.03.24 to be obtained.
- Branch to ensure GMRA coverage of applicant during the entire period of proposed loan.

OTHER CONDITIONS:

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- Bank may partially or fully withdraw concession in ROI with one-month prior notice, if Repo rate reduces by 50 basis point or more from current Repo rate 6.50 %.
- The rate of interest mentioned is after allowing concession of 0.80%.

PRE DISBURSEMENT: SPECIFIC TERMS & CONDITIONS FOR CUSTOMER

- All Documents submitted should be duly self-attested by customer.
- At least two Post-dated cheques to be submitted to the Bank.
- LSR, EVR, CIBIL and other applicable charges to be paid up front.

POST DISBURSEMENT: SPECIFIC TERMS & CONDITIONS FOR BRANCH

- Sale Deed to be done for the agreement of Sale value invariably. Draft copy of sale deed to be thoroughly checked by branch before execution of sale deed. Branch to verify and approve the draft sale deed for schedule of property, sale consideration value, and other stipulated condition before presenting to SRO for Registration.
- EM to be created as per LSR by Panel Advocates.
- MODT to be done with concerned SRO.
- CERSAI Registration to be done.
- Supplementary legal opinion to be obtained after the execution of sale deed. Genuineness certificate to be obtained from the panel advocate regarding the mortgaged documents.
- All the charges to be recovered as per Bank policy. Security perfection to be ensured by branch.
- Completion certificate to be obtained from Panel Valuer within one month of completion of construction.
- Occupancy certificate to be obtained from Concerned authority.
- The property financed under the Home Loan should be insured at Borrower's cost and the policy has to be kept renewed every year without any time gap.
- Branch to explore possibility of shifting salary account with Indian Bank.

POST DISBURSEMENT: SPECIFIC TERMS & CONDITIONS FOR CUSTOMER

- Party to submit the Tax Paid Receipt every year regularly.
- EC to be taken every year.
- Insurance of the House is to be done for the entire repayment period for all the attendant risks with Bank Clause.
- EMI to be paid regularly before 7th of every month.
- All the Bank Guidelines to be followed from time to time.

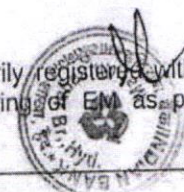
Pre-Release:

1. The validity of sanction is restricted to 6 months. Subsequently the bank reserves the right to refuse revalidation. On revalidation, bank reserves the right to change the terms and conditions including rate of interest based on the review of the proposal at the time of revalidation.
2. Facility will be released only after documentation is completed in all respects.
3. Up to date NIL encumbrances will be obtained before releasing the facility and within 4 months of Registration of EM and once a year thereafter.
4. Details/documentary evidence relating to Seller namely PAN Card (duly self-attested), copy of Bank pass-book/statement evidencing the name of the Bank/Branch, Account No along with IFSC code shall be sub-mitted to facilitate disbursement.
5. In case of outright purchase of house/site, letter authorizing the Bank to collect the original sale deed directly from the Registrar's office is to be submitted before disbursal of loan.
6. Home Loan will be disbursed in full in case of outright purchase /takeover. In other cases, it will be disbursed in stages based on the level of progress in construction. Appropriate margin money shall be brought in either in advance or at the time of disbursal.
7. ECS Mandate / Standing Instruction towards recovery of EMI to be given before release of loan. In addition, two postdated cheques (in CTS2010 standard format) to be submitted.

Post-release:

1. All EM created by deposit of title deeds / Extension of EM have to be mandatorily registered with the Central Registry which is in addition to existing legal provisions for stamping and registering of EM as per applicable

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local stamp/registration laws. Applicable charges to be borne by the applicant.

2. Certificate of Genuineness of Title Deeds from the panel Advocate will be obtained immediately on creation of EM over the property
3. Branch official will inspect and satisfy themselves about utilization of loan amount besides obtaining certificate from Bank's approved Engineer before release of loan at every stage. After completion of the Building, Final Valuation Certificate and Completion Certificate from Panel Engineer will be obtained.
4. Property should be adequately insured for the full loan tenor against all attendant risks with Agreed Bank Clause " Insurance policy should be in force by prompt renewal and enhancement to be done whenever there is an increase in the value of the building
5. Bank will have the right to inspect, at all reasonable times, the property under consideration by an officer of the Bank
6. Proof of payment of property tax up to date to be submitted immediately and once a year thereafter.
7. In case of delay/default in repayment, Bank at its discretion may recall the entire advance.
8. Bank reserves the right to vary the interest rates either by varying Prime Spread or Risk Spread or both. Also, interest rate may change with the change in Policy Repo Rate.

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In case of Takeover of Home Loan:

1. Prospective Borrower to submit a letter requesting our Bank to repay his outstanding loan with the original lender by debit to the loan account with us.
2. Letter addressed to the Bank/FI from whom the Home Loan is being taken over, requesting them to deliver the Title Deeds and other related documents if any, direct to our Bank upon receipt of the loan amount to be submitted by the prospective borrower.
3. The amount payable for closure of the loan with Bank/FI will be disbursed directly to the Bank/FI from where the loan is taken over.
4. For creation of EM in the case of takeover of accounts, obtention of documents shall be simultaneous with the handing over of Draft / Pay order to the other institution or on realization of the instrument. In the meantime, a Memorandum of EM based on copies of documents and undertaking to create EM on original documents on receipt of the same directly from the previous Bank / Financial Institution will be obtained.
5. If the EM had already been registered in favor of the previous bank /FI, the same will have to be discharged.
6. Modification of our Bank's interest in Insurance Policy in case of take over accounts will be done.

In case of Plot Loan:

1. The construction of the house should take place within maximum period of 5 years from date of loan sanction, subject to compliance of Terms & Conditions stipulated by Government Authority/ Development Authority, if any. If the construction is not completed within the maximum stipulated period, higher interest rate applicable for Ind Mortgage Loan will be charged for the delayed period after expiry of stipulated period.
2. Declaration by the borrower undertaking to complete construction within the maximum stipulated period and agreeing to pay higher rate of interest for the delayed period of construction is to be submitted.

General Terms & Conditions:

1. In case of floating rate of interest, there may be changes in EMI / tenor or both consequent upon changes in the Repo rate/Spread.
2. Switching of loan from Floating to Fixed rate and vice versa is permitted on the date of 'reset of interest rate' and allowed once in a Financial Year on following terms -

Permitted Switchover Number (s) and Frequency:

Tenor of Loan	No. of times a borrower is allowed to switch
Tenor $\leq$ 5 years	1 time
Tenor 5 to $\leq$ 10 years	2 times (once in every 5 years)
Tenor $>$ 10 years	3 times (once in every 5 years)

Switchover Charges per switch:

Outstanding Loan Amount	Loan Switch charges on Outstanding Balance
$\leq$ 10 lakhs	0.50%
$>$ 10 lakhs to $\leq$ 50 lakhs	1.00%
$>$ 50 lakhs to $\leq$ 1 Crore	1.50%
$>$ 1 Crore	Rs. 1.50 Lakhs

3. Home Loans sanctioned should be for residential purpose / use and not for commercial purpose.
4. The construction shall be strictly as per the sanctioned plan without any violation. An affidavit -cum- undertaking will have to be submitted in this regard for applicable cases. Applicant to submit completion certificate, wherever applicable, from the competent authorities.
5. In addition to these terms and conditions all the facilities sanctioned shall be subjected to the Bank's rule as



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well as the directives issued by the RBI or any other Regulatory Authority from time to time.

6. The bank reserves to itself the right to cancel/suspend/reduce any or all the limits sanctioned or to alter/amend/vary the terms of sanction including rate of interest at its sole discretion without assigning any reason. The consent of the borrower to this effect must be obtained and kept alongside other documents.
7. Borrower will have to submit written request for waiver of GMRA.
8. Balance statement will be issued on demand. Interest Certificate (IT purposes) will be issued during the month of April.
9. Notwithstanding anything contained in the documents for the advance, we reserve our right to recall the entire amount of advance together with interest and other charges or any part thereof, if the Bank apprehends or has reason to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.



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