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Bank of Baroda

BRGV - 310

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00002950661-LMS

Place: MG ROAD,SECUNDERABAD
Date: 08-11-2024

To,
MR. THARALLA RAMESH
H.NO. 2-10-725/A 1 2 , JYOTHI NAGAR ,
KARIM NAGAR , NA ,
KARIMNAGAR ,
KARIMNAGAR , KARIM NAGAR
TELANGANA - INDIA . 505001

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **24,67,000.00/-**

With reference to your application dated 04-11-2024, 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. 33,00,000.00
LIMIT REQUESTED	:Rs. 24,67,000.00/-
PERMISSIBLE LIMIT	:Rs. 24,67,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
ACTUAL MARGIN :	25.24 %
RATE OF INTEREST	Applicable Rate of Interest is **8.55%** , per annum , which is a sum of RBI Repo Rate : **6.50 %** (at present), Mark Up of : **2.65 %** (at present), Strategic Premium **0.00 %** (at present), Credit spread of **-0.65%** (at present) , and Risk Premium of **0.05 %** (at present), Concession in Rate of Interest **0.00 %** 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	:360months
MORATORIUM	:0

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REPAYBLE IN	:360 months by Equated Monthly Installment Payment
EMI	:Rs. 19,057.00/-
COMMENCING FROM	:
Installment Commencement Date(DD /MM/YYYY)	: 10-12-2024
PROCESSING CHARGES	: Rs. 0.00/-
UPFRONT CHARGES	:Rs. 10,030.00 /-
DEVIATION CHARGES	:Rs. 0.00 /-
DISBURSEMENT	:1. Sanction Letter incorporating all terms and conditions in favour of applicant(s) to be issued and acknowledgement of applicant(s) to be obtained having agreed to all terms and conditions to be obtained and held on record. ----------- 2. Branch to disburse loan amount towards purchase of flat directly to the seller through DD/BC or RTGS/NEFT by mentioning the name of the seller, after providing the margin.--- 3. End use of fund to be verified by branch by conducting inspection. --------- 4. Branch to ensure that margin money (if any) is routed through customer accounts only. -- 5. Branch to obtain undertaking for creation of Mortgage before disbursement of loan.---- 6. After receiving original documents, branch to complete creation of mortgage in banks favour, registration of mortgage with concerned SRO office and in CERSAI portal. ---------- 7. Branch to obtain property tax mutation in the name of the applicant after disbursement.--- 8. Branch to complete vetting of documents by our panel advocate. ----------- 9. Branch has to follow the Legal Scrutiny report meticulously and obtain all the original documents mentioned in the Legal Opinion and verify the same. Branch ensure to notarize LDOC 90(C). LDOC 90 C to be signed in front of Notary Public and notarized during creation of mortgage --------- 10. Property should be adequately insured. ----- 11. Branch to obtain CERSAI Search report before disbursement and satisfy up on.-------- 12. Branch to ensure compliance of guidelines of Cir. no. BCC:BR:112/525 dated 02-09-2020 for Standard Operating Procedure- Execution and; Verification of Retail Loan Documents and; Mortgages, Cir. no. BCC:BR:112/499 dated 22-09-2020 for Guidelines on Mortgage and Cir. no. BCC:BR:112/558 dated 22-09-2020 regarding Compliance of all Pre Disbursement Terms and; Conditions by the Disbursement Authority before Disbursement of Credit Facility. -------- 13. Branch to ensure to obtain seller KYC and satisfy upon before disbursement. 14. Branch to ensure that before disbursement of loan obtain the NOC from BAJAJ HOME FINANCE LTD

RISK RATING	
INTERNAL RATING SCORE	: 99
INTERNAL RATING GRADE	: HL-8
CIBIL BUREAU SCORES:	
CIBIL BUREAU SCORE OF APPLICANT	:778

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AVERAGE CIBIL SCORE :778

Details of Securities offered:

PRIMARY RESIDENTIAL FLAT

Details of Securities offered	Equitable Mortgage, of RESIDENTIAL FLAT, bearing Survey Number ., located at Plot No. -, / Flat No -, Door No/House -, Nearest Door -, adm. land Sq Feet, Build up Area 640 , Carpet Area 544, which is situated at ALL THAT THE PORTION FORMING A DELUXE FLAT BEARING NO.310 ON THE THIRD FLOOR IN BLOCK NO.A ADM. 800 SFT, OF SUPER BUILT UP AREA (I.E., 640 SFT, OF BUILT UP AREA and; 160 SFT OF COMMON AREA) TOGETHER WITH PROPORTIONATE UNDIVIDED SHARE OF LAND TO THE EXTENT OF 44.10 SQ.YDS AND RESERVED PARKING SPACE FOR SINGALE CAR IN THE BASEMENT ADM. ABOUT 105 SFT., IN THE RESIDENTIAL COMPLEX, NAMED AS BLOOMDALE RESIDENCY ,AT GENOME VALLEY, FORMING PART OF SY.NO. 31, SITUATED AT MURAHARIPALLY (V), UNDER YADARAM (GP), SHAMIRPET (M), MEDCHAL MALKAJGIRI DISTRICT,,NA, Municipality, City Muraharipalle, District K.V.RANGAREDDY, State/Region TELANGANA,CountryINDIA,PINCode500101, belonging toTHARALLA RAMESH , Boundary Description East : 5 WIDE CORRIDOR and; OPEN TO SKY ,West : OPEN TO SKY ,North : FLAT NO.311 and; OPEN TO SKY ,South : FLAT NO. 309 and; OPEN TO SKY

SECURITY DOCUMENTS:

1. LDOC 90 (C) Declaration in the matter of mortgage by deposit of title deeds in respect of immovables
2. LDOC 90 (D) Letter of confirmation of mortgage
3. LDOC 90 Simple form of Memorandum of Entry to be recorded
4. LETTER OF UNDERTAKING for Post Dated Cheques
5. Sanction Letter
6. Welcome Letter
7. Attendance Sheet
8. HL_TRIPARTITE AGREEMENT
9. Key Facts Statement
10. LDOC 1 Attestation Memo
11. LDOC 144 C Loan Agreement
12. LDOC 90 (A) Memorandum of Entry (in case of mortgage of Individuals Property)

Terms &Conditions :