बैंक ऑफ़ बड़ौदा
Bank of Baroda

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00002692911-LMS

Place: MG ROAD,SECUNDERABAD
Date: 06-08-2024

To,
MR. PANUGANTI RAHUL
FLAT NO 105, , SRI SAI LAKSHMI TOWERS, ,
VEERA REDDY COLONY , NACHARAM ,
NACHARAM ,
UPPAL ,
UPPAL , K.V.RANGAREDDY
TELANGANA - INDIA . 500076

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **79,67,000.00/-**

With reference to your application dated 18-07-2024, 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. 1,06,23,000.00
LIMIT REQUESTED	:Rs. 79,67,000.00/-
PERMISSIBLE LIMIT	:Rs. 79,67,000.00/-
Insurance Company :	India First Insurance
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	Rs.283724/-
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ACTUAL MARGIN :	28.52 %

79,67,000
8.06.850
87.73.850

RATE OF INTEREST	Applicable Rate of Interest is **9.05%** , 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) , 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. 67,132.00/-
COMMENCING FROM	:
Installment Commencement Date(DD/MM /YYYY)	: 10-09-2024
PROCESSING CHARGES	: Rs. 0.00/-
UPFRONT CHARGES	:Rs. 11,800.00 /-
DEVIATION CHARGES	:Rs. 0.00 /-
NAME OF GUARANTOR	: MR. PANUGANTI HANUMANTHA RAO
	: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