

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00003420751-LMS

Place: MG ROAD, SECUNDERABAD

Date: 03-07-2025

To,
MRS. GOPAVARAM SUNEETHA
& MR. BANGARU MALLIKARJUNA
HNO-4-7-31/4, FLAT NO 403, RATNA NIDHI RESIDENCY
,
NACHARAM, HYDERABAD, TELANGANA,
BAPUJI NAGAR,
UPPAL,
UPPAL, K.V. RANGAREDDY
TELANGANA - INDIA . 500076

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs. **1,10,00,000.00/-**

With reference to your application dated 25-06-2025, 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. 1,61,33,000.00
LIMIT REQUESTED	: Rs. 1,10,00,000.00/-
PERMISSIBLE LIMIT	: Rs. 1,10,00,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
ACTUAL MARGIN :	<u>21.43 %</u>
	Applicable Rate of Interest is 7.85% , per annum , which is a sum of RBI Repo Rate : 5.50 % (at present), Mark Up of : 2.65 % (at present), Strategic Premium 0.00 % (at present), Credit spread of -0.35% (at present) , and Risk Premium of 0.05 % (at present), Concession in Rate of Interest 0.00 %
RATE OF INTEREST	

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	:252months
MORATORIUM	:0
REPAYBLE IN EMI	:252 months by Equated Monthly Installment Payment
COMMENCING FROM	:Rs. 89,209.00/-
Installment Commencement Date(DD /MM/YYYY)	: one month after first disbursement
PROCESSING CHARGES	: 10-08-2025
UPFRONT CHARGES	: Rs. 29,500.00/-
DEVIATION CHARGES	:Rs. 10,030.00 /-
MORTGAGE CREATION CHARGES	:Rs. 0.00 /-
	:Rs. 0.00 /-

1) Branch to ensure verification of the property details on CERSAI portal before disbursement and satisfy upon. The report to be kept on record. 2) Branch to generate fresh CIBIL of the applicants before disbursement and to be satisfy thereon. Disbursement of home loan should be made after compliance of all terms and conditions of sanction, schematic parameters, obtaining complete set of documents, obtaining stamped undertaking to create equitable mortgage, execution of TRI PARTITE agreement as per banks extant guidelines, vetting of documents (as per bank guidelines) and pre disbursement visit of the proposed property. 3) The loan amount to be disbursed stage wise directly to the Builder escrow account mentioned by way of DD/BC in favor of Builder/Developer/Seller by an a/c payee crossed Banker Cheque after obtaining demand letter from Builder/Developer/Seller and quoting the Account Number duly verified from RERA website and Branch to keep the receipt of confirmation on record. 4) Branch to ensure stipulated margin from the borrower at the time of disbursement after obtaining all the margin money receipts already paid along with amt. debit reflection in the Bank Statement of the Applicants and; obtain receipts for the same and to satisfy upon. Any excess margin paid by borrowers may be reimbursed as per our Bank Guidelines after receiving Original Payment receipt with Margin Bank statement for the said unit/flat and the same to be kept on record. 5) Pre disbursement inspection of proposed property is to be carried out by Branch Official at each stage of disbursement and to get satisfied upon the progress of the construction and valuation of the property. Report to be kept on record. 6) Branch to strictly comply with Advocate TCR report, sanction terms and; condition and banks applicable guidelines issued by bank time to time. 7) Branch to obtain supplementary TCR for interim period before disbursement and to be satisfy thereon. 8) After execution of proposed sale deed, Branch to obtain original registered sale deed in the name of applicants and ascertain genuineness of title document by comparing word to word,

DISBURSEMENT

spacing of words, placement of stamps, photos of witnesses, handwriting etc as per circular No. BCC:BR:116:295 dated 14/05/2024 from our empanelled advocate by obtaining certified copy of sale deed and genuineness certificate to be obtained and kept on record. 9) Branch to create equitable mortgage after obtaining all title documents mentioned in TCR report and registration of same at concern registrar office. 10) Branch to registered charge on CERSAI portal immediately after execution of TPA/creation of equitable mortgage. 11) Branch to explore GCLI attachment in the home loan before disbursement. 12) Before Disbursement branch to ensure end use of fund. 13) Branch to ensure that as per Circular No. BCC:BR: 117:337 dated 11.06.2025, it is stated that is case of drastic reduction in Repo by 0.50% or more from current rate, concession in ROI to be withdrawn with one-month prior notice. The rate of interest mentioned is after allowing concession as per latest circular no BCC:BR: 117:337 dated 11.06.2025. 14) Branch to closely monitor the progress of the construction/finishing works being carried out at proposed flat and satisfied upon with regular visits of the target property and accordingly disbursement to be done. 15) Branch to obtain progress report from our panel valuer preferably after 3-4 disbursement and satisfy thereon. 16) Branch to recover processing charges including upfront charges (3500 plus GST) of 0.25% of loan amount subject to Maximum Rs.25000/- + GST before disbursement as per bank latest circular BCC:BR: 117:210 dated 02.04.2025. 17) Before disbursement branch to verify KYC of seller and ascertained KYC norms Branch to ensure compliance of Circular No. BCC/BR/116/570 dated 21/09/2024 by obtaining consent on Key Fact Statement duly signed by the Borrower/s and; uploading the same in LLPS in relevant Retail Id and; treat the same as integral part of Loan Agreement. 18) Branch to ensure compliance of guidelines of Circular No. BCC/BR/116/577 dated 23.09.2024 regarding Cross Sell matrix linked to Retail Loans. 19) Branch to generate CFR and verify E KYC of both applicants before disbursement and satisfy upon 20) Disbursement permission to be taken from CMO - retail assets. (Branch to comply the circular no. BCC/Br/112/705 dated 21.11.2020 - CMO-RA (credit mid office) as exposure is Rs.1.00- crore and above before disbursement of the credit facility. Disbursement permission to be taken from CMO - retail assets. (Branch to comply the circular no. BCC/Br/112/705 dated 21.11.2020 - CMO-RA (credit mid office) as exposure is Rs.1.00- crore and above before disbursement of the, credit facility.

RISK RATING

INTERNAL RATING SCORE

: 113

INTERNAL RATING GRADE

: HL-6

CIBIL BUREAU SCORES:

CIBIL BUREAU SCORE OF

APPLICANT	:802
CIBIL BUREAU SCORE OF COAPPLICANT	:803
AVERAGE CIBIL SCORE	:802.5

Details of Securities offered:

PRIMARY LAND and; BUILDING - HOUSE

Details of Securities offered

Equitable Mortgage, of LAND and; BUILDING - HOUSE, bearing Survey Number ., located at Plot No. -, / Flat No -, Door No/House -, Nearest Door -, adm. land Sq Yard, Build up Area 161 , Carpet Area 160, which is situated at ALL THAT THE LAND FORMING PLOT NO 173,ADM 161 SQYDS ALONG WITH A VILLA CONSTRUCTED THEREON IN THE HOUSING PROJECT NAMED AS SILVER OAK VILLAS FORMING A PART OF SY NOS 11 12 14 15 16 17 18and;294 OF CHERLAPALLY(V) ,GHATKESAR (M) MEDCHAL-MALKAJGIRI DISTRICT(FORMELY KNOWN AS RANGAREDDY DISTRICT) TELANGANA STATE ,NA,-, City Ghatkesar, District K.V.RANGAREDDY, State/Region TELANGANA,CountryINDIA,PINCode500051, belonging toMRS GOPAVARAM SUNEETHA and; MR BANGARU MALLIKARJUNA
Boundary Description East : - ,West : - ,North : - ,South : -

SECURITY DOCUMENTS:

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

Terms & Conditions :