

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00003384118-LMS

Place: MG ROAD, SECUNDERABAD
Date: 21-06-2025

To,
MR. SIDDIREDDI ASHWAN KUMAR
& MRS. MULINTI SAI DIVYA
FLAT NO 602 , F BLOCK ,
MAY FLOWER GRANDE APE , MALLAPUR ,
MALLAPUR ,
OTHER ,
OTHER , HYDERABAD
TELANGANA - INDIA . 500076

Dear Sir / Madam,

RE: Your request for Baroda Home Loan - Baroda Home Loan of Rs 82,00,000.00/- 75,20,000/-

With reference to your application dated 06-06-2025, 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. 1,13,09,000.00
LIMIT REQUESTED	: Rs. 82,00,000.00/-
PERMISSIBLE LIMIT	: Rs. 82,00,000.00/-
Insurance Company :	IFLIC
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	Rs.178107/-
ACTUAL MARGIN :	<u>28.07 %</u> Applicable Rate of Interest is 7.90% , 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 -0.25% (at present) , and Risk Premium of 0.00 % (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	:240months
MORATORIUM	:0
REPAYABLE IN	:240 months by Equated Monthly Installment Payment
EMI	:Rs. 68,079.00/-
COMMENCING FROM	: 10/07/2025
Installment Commencement Date(DD/MM/YYYY)	: 10-07-2025
PROCESSING CHARGES	: Rs. 24,190.00/-
UPFRONT CHARGES	:Rs. 10,030.00 /-
DEVIATION CHARGES	:Rs. 0.00 /-
MORTGAGE CREATION CHARGES	:Rs. 0.00 /-
DISBURSEMENT	<p>(1) 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. (2) Disbursement of home loan is to be carried out after compliance of all terms and conditions of sanction along with proportionate margin from borrowers to the developer / builder / contractor stage wise after obtaining the demand letter from Seller / Developer / Builder / Contractor, and certificate issued by approved valuer/ architect certifying the progress of the construction work, duly inspected by Branch as per terms and conditions by an A/c payee crossed Banker Cheque /Demand Draft after verification of Bills/ money receipts etc. Also to obtain Authority letter from borrowers for disbursement. (3) Disbursement is linked with stage of construction and to be done at every stage after physical inspection by Bank Official of work completed and per schedule of payment of registered agreement. All Reports to be kept on record. Stage wise disbursement to be done as per sale agreement / Tripartite Agreement through DD/BC after recovering the applicable margin from the borrower. (4) Before disbursement, CERSAI search / verification to be carried out by branch and to be satisfied that there is no charge on subject flat /property. (5) Branch to obtain broken period E.C before disbursement. (6) Branch to obtain original receipts for margin amount paid by applicant to seller/Builder. (7). Sanction Letter incorporating all terms and conditions to be issued and acknowledgement from applicant(s) to be obtained and held on record, having agreed to the same. (8) 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 and TPA and vetting of documents. (9) Branch to also ensure Details of the property are to be mentioned on the reverse of the Bankers cheque. (10) Vetting of documents by panel advocate to be done and; CERSAI charge needs to be noted within stipulated time limit. (11). LDOC 90 C to be signed in front of Notary Public and notarized during documentation.. Branch to comply with the</p>

guidelines mentioned in circular no BCC: BR: 112:414, Dated 14.07.2020 to ensure due diligence of Seller/owner at the time of creation of mortgage. (12). Branch to comply with guidelines mentioned in circular no BCC: BR:112:499, dated 24.08.2020 while creating mortgage. (13). Branch to verify the RERA website and ensure no adverse remarks against the subject builder / project before disbursement. (14). Branch is advised to adhere to KYC norms related to opening of loan account and verifying the true borrowers as per photograph affixed on the loan application as per circular No BCC:RB:99:85, Dated 13-01-2007.. (15) Branch to obtain Valuation report during course construction and after completion of construction of flat. (16) Branch to disburse the loan GCLI of Rs1.79 Lakhs+ Interior Rs 5.01 Lakh+AOS-75.20 Lakhs (17) Branch to disburse loan amount for interior works after complying all terms of sanction, after obtaining original sale deed executed in favour of applicant, after creation of mortgage in favour of our Bank, after registration of our Bank charge in CERSAI portal of proposed property in 3 to 4 stages as per progress of work, after verification of bills/invoices directly to vendor/contractor /applicant as case may be. (18) Branch to obtain Valuation report after completion of interior works

RISK RATING

INTERNAL RATING SCORE : 109
INTERNAL RATING GRADE : HL-7

CIBIL BUREAU SCORES:

CIBIL BUREAU SCORE OF APPLICANT : 794
CIBIL BUREAU SCORE OF COAPPLICANT : -1
AVERAGE CIBIL SCORE : 794

Details of Securities offered:

PRIMARY RESIDENTIAL FLAT

Details of Securities offered

Equitable Mortgage, of RESIDENTIAL FLAT, bearing Survey Number 196, located at Plot No. -, / Flat No 601 , Door No/House -, Nearest Door -, adm. land Sq Feet, Build up Area 1321 , Carpet Area 1247, which is situated at FLAT NO 601, BLOCK A, GREENWOOD HEIGHTS, SY NO 196, KOWKUR VILLAGE, MALKAJGIRI MANDAL, MEDCHAL-MALKAJGIRI DIST, KOWKUR,Municipality, City OTHER, District OTHER, State /Region TELANGANA,CountryINDIA,PINCode500010, belonging to SIDDIREDDI ASHWAN KUMAR AND MULINTI S A I D I V Y A

Boundary Description East : OPEN TO SKY AND 6-6 WIDE CORRIDOR ,West : OPEN TO SKY ,North : OPEN TO SKY ,South : OPEN TO SKY

SECURITY DOCUMENTS:

1. Key Facts Statement
2. LDOC 1 Attestation Memo
3. LDOC 144 C Loan Agreement
4. LDOC 33 General Form of Guarantee
5. LDOC 90 (A) Memorandum of Entry (in case of mortgage of Individuals Property)
6. LDOC 90 (C) Declaration in the matter of mortgage by deposit of title deeds in respect of immovables
7. LDOC 90 (D) Letter of confirmation of mortgage
8. LDOC 90 Simple form of Memorandum of Entry to be recorded
9. LDOC 90(P) Letter of confirmation of mortgage creation or extension
10. LDOC 92 Letter fo authority for creation or extension of mortgage
11. Welcome Letter

Terms & Conditions :

1. This sanction is valid for six months from the date of sanction
2. The unified processing charges at the rate prescribed by the Bank and Good and Service Tax thereon as prescribed by Government of India will be borne by the borrower .
3. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.
4. No pre-payment / pre-closure penalty will be levied on Home Loans irrespective of the period for which the account has run or source of funds
5. The Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to the customer.
6. During the moratorium period, Borrowers shall ensure that pre-EMI interest is serviced as and when applied in the Loan account.
7. The amount of the loan shall be utilised strictly for the purpose detailed in the manner.
8. Since the applicant/s have given their Power of Attorney to execute the documents on their behalf, he/she/they have to ratify the same by signing the loan documents on their first next visit to India but within one year from the date of execution of the documents by the Genertal Power of Attorney holder. But, till then, they have to ratify the execution of the documents and charging the security by the GPA holder by confirming in writing that the GPA was in force and effect and not withheld /withdrawn/cancelled as on the date of execution of the documents.