



### SANCTION NOTE

**STATE BANK OF INDIA, RACPC-R A C P C HYDERABAD-AMT001 (Code: 20994AMT001)**

#### Application Summary

|                                                   |                              |
|---------------------------------------------------|------------------------------|
| Sourcing Channel Reference No.                    | YLAPHL20216030276            |
| RLMS Application ID No.                           | 501210625019191              |
| Date of receipt of Application by Sourcing Person | 25/06/2021                   |
| Loan Purpose                                      | Purchase Of New House / Flat |
| Scheme                                            | HOME LOAN                    |

#### 1st Applicant Details

| Name                             | Relation with 1st Applicant | Age as on Date of Application (YY-MM) | Existing CIF No., if a |
|----------------------------------|-----------------------------|---------------------------------------|------------------------|
| Mr. Venkata Narayanarao Batchali | SELF                        | 44-10                                 | 90763326479            |

#### Residential Address Details

|                |                     |                |                    |
|----------------|---------------------|----------------|--------------------|
| Address Line 1 | H.NO.4-7-10/8/B/501 | Address Line 2 | RAGHAVENDRA NAGAR  |
| Address Line 3 | NACHARAM, UPP       | Village/Town   | HYDERABAD/HYDI BAD |
| Sub-District   |                     | District       | Hyderabad          |
| State          | TELANGANA           | Pin Code       | 500076             |
| Country        | India               |                |                    |

#### 2nd Applicant Details

| Name                                     | Relation with 1st Applicant | Age as on Date of Application (YY-MM) | Existing CIF No., if a |
|------------------------------------------|-----------------------------|---------------------------------------|------------------------|
| Mrs. Lakshmi Bhargava Deepthi Kondapalli | SPOUSE                      | 39-01                                 | 88969244498            |

#### Residential Address Details

|                |                                          |                |                               |
|----------------|------------------------------------------|----------------|-------------------------------|
| Address Line 1 | FLAT NO 501 B BLOCK CROWN SIGNATURE APTS | Address Line 2 | SIDDHA ROAD RAGHAVENDRA NAGAR |
| Address Line 3 | NACHARAM HYDERABAD                       | Village/Town   | HYDERABAD/HYDI BAD            |
| Sub-District   |                                          | District       | Hyderabad                     |
| State          | TELANGANA                                | Pin Code       | 500044                        |
| Countrv        | India                                    |                |                               |

## Property Details, Collateral Details

## Property Details

Description of Property

MALLAPUR MAIN ROAD, SY NO  
82/1, HYDERABAD, TELANGANA, PIN-5000

Type of Property(Flat/Independent House/Land)

Builder Tie-Up

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|                                 |                                            |
|---------------------------------|--------------------------------------------|
| Selling Price/Agreement to Sale | ₹ 78,11,000.00                             |
| Seller/Builder Name & details   | MODI PROPERTIES PVT LTD-MAYFLOWER PLATINUM |

#### Details of Immovable Collateral

| Type of Collateral | Owned By | Accepted Value |
|--------------------|----------|----------------|
| -                  | -        | -              |

#### Details of Liquid Collateral

| Nature of Specified Security(NSC/KVP/FD,etc) | Current Realizable Value | Type of Charge (Proposed) |
|----------------------------------------------|--------------------------|---------------------------|
| -                                            | -                        | -                         |

#### Loan Amount, Interest Rate, Concession, EMI/NMI Ratio, Charges

|                                                 |                                                                                                                                                                                                                                                          |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project Cost                                    | ₹ 82,01,550.00                                                                                                                                                                                                                                           |
| Sanctioned Loan Amount                          | ₹ 59,22,000.00                                                                                                                                                                                                                                           |
| Margin Amount (%)                               | 20.01%                                                                                                                                                                                                                                                   |
| Loan Tenure in Months (inclusive of Moratorium) | 180                                                                                                                                                                                                                                                      |
| Moratorium in Months                            | 0                                                                                                                                                                                                                                                        |
| Effective Rate of Interest (%)                  | 6.95%                                                                                                                                                                                                                                                    |
| Rate Type (Floating/ Fixed)                     | FLOATING                                                                                                                                                                                                                                                 |
| External Benchmark Repo Rate                    | 4.00%                                                                                                                                                                                                                                                    |
| Spread (Other than Credit Risk Premium)         | 2.65%                                                                                                                                                                                                                                                    |
| EBR (External Benchmark Repo Rate + Spread)     | 6.65%                                                                                                                                                                                                                                                    |
| Credit Risk Premium (CRP)                       | 0.30%<br>(Default Credit Risk Premium: 0.40% + Non Salaried Premium: 0.00% + LTV Premium: 0.00% + Risk Grade Premium: 0.00% + Salary Accol Premium: 0.00% - Female Concession: 0.05% Check Off Concession: 0.00% - Approved Inte Rate Concession: 0.00%) |
| Discount, if any                                |                                                                                                                                                                                                                                                          |
| Concession in Int, if any (In %)                |                                                                                                                                                                                                                                                          |
| Campaign Concession, if any (In %)              |                                                                                                                                                                                                                                                          |
| LTV Ratio (In %)                                | 79.99%                                                                                                                                                                                                                                                   |
| EMI                                             | ₹ 53,063.00                                                                                                                                                                                                                                              |

### Charges Details

| Description                               | Amt in (₹) |
|-------------------------------------------|------------|
| Consolidated Processing Fee @ 0.40 % +GST | 11,800.00  |
| CERSAI Charges+GST                        | 118.00     |

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**FOR SURAKSHA LOAN****Eligibility Criteria, Interest Rate, Concession, EMI/NMI Ratio, Charges****Eligibility Criteria**

|                                   |               |
|-----------------------------------|---------------|
| Sanctioned Loan Amount            | ₹ 1,89,000.00 |
| Margin Amount (%)                 | NIL           |
| Moratorium in Months              | NIL           |
| Effective Rate of Interest (%)    | 6.95%         |
| Max. EMI for Proposed Loan (In ₹) | ₹ 1,694.00    |

**Charges Details**

| Description                 | Amt in (₹)     |
|-----------------------------|----------------|
| Type                        | Unsecured Loan |
| Consolidated Processing Fee | 0.00           |
| CERSAI Charges              | N.A            |

**Remarks by Underwriter:**  
(Comments entered by underwriter)

**Signature of Underwriter**

Name

PF Index

State Bank of India

Date

Navin Suresh Deshpande

4171810

RACPC-R A C P C HYDERABAD-  
AMT001(20994AMT001)

**NAVIN S. DESHPANDE**  
PF No: 4171810 SS No: D-5616  
Chief Manager (Sanctions)  
SBI, RACPC Gunfoundry-20994