ARRANGEMENT LETTER

Home Loan - CLSS HL (LIG)/MIG-I/MIG-II

H18258

State Bank of India
RACPC 3 HIMAYATNAGAR

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To

1) Shri/Smt/Kum
Mr.PRASENJIT DAS S/O D/O W/O Mr.LATE PORESH CHANDRA DAS
E 19 IICT STAFF QUARTERS NACHARAM ROAD, NEAR HABSIGUDA CROSS ROAD, HYDERABAD-500007

2) Shri/Smt/Kum
Mrs.HIMANI DAS S/O D/O W/O Mr.PRASENJIT DAS
FLAT NO: 401, VARSHA APARTMENT, STREET NO:01, HMT NAGAR, NACHARAM, MEDCHAL-500076-500076

Reference No.

Date: 05 MAR 2021

Dear Sir/Madam,

HOME LOAN
HOME LOAN : ₹ 51,13,000.00

1.We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 09/02/2021, we have decided to sanction a Home Loan limit of ₹.51,13,000.00(Rupees Fifty One Lakhs Thirteen Thousand Only) to you, as per the undernoted break- up -

(i) Home Loan -	**₹.51,13,000.00**
(ii) Funding of Home Loan Insurance Cover (If requested) -	**₹.0.00**
	Total - **₹.51,13,000.00**

on the following terms and conditions. **Exercise of Option provided in paragraph 15 is mandatory.**

2. Purpose :

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address : FLAT B 506 GREENWOOD HEIGHTS YAPRAL

(ii) Premium of Home Loan Insurance Cover (If requested) - **₹.0.00**

3. Margin : 25.17 % of the total cost of the project **3.a Margin Amount : ₹. 17,20,000.00**

4. Interest : Interest will be charged and applied at the rate mentioned below *on daily outstanding debit balance in your account at monthly rests :-*

4A)Floating Rate of Interest: - *(Delete whichever is not applicable)*

The effective rate of Interest on the loan will be charged at 3.05 % p.a. above RBI's REPO RATE which is currently 4 % p.a. (the current effective rate being 7.05% p.a.)with monthly rests. The rate of interest is subject to revision from time to time due to (i) changes in RBI's REPO RATE or (ii) revision even without change in RBI's REPO RATE and you shall be deemed to have notice of changes in the rate of interest whenever the changes in RBI's REPO RATE or increase in interest rates where there is no ...

Himani Das

Prasenjit