

ARRANGEMENT LETTER

Home Loan - HL FOR INDIVIDUALS

SOV-127

HE 16322

State Bank of India
KACPC 3 HIMAYATHAGARTo
13 Shiv/Smt/Kurt
Mrs. ANURUPA MATHUR S/O D/O W/O Mr. ASHISH
B-404 G BLOCK EIGHTH FLOOR, MODI BUILDERS
AHMEDGUDA, BANGALAGUDA 520013
Date:

Reference No.

Dear Sir/Madam,

394 445 86647

HL FOR INDIVIDUALS
HOME LOAN : ₹ 77,34,348.00

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 23/06/2020, we have decided to sanction a Home Loan limit of ₹ 77,34,348.00 (Rupees Seventy Seven Lakhs Thirty Four Thousand Three Hundred Forty Eight Only) to you, as per the undernoted break-up:

- (i) Home Loan -
(ii) Funding of Home Loan Insurance Cover (If requested) -

① ₹ 74,00,000.00
② ₹ 3,34,348
Total - ₹ 77,34,348.00

on the following terms and conditions. Exercise of Option provided in paragraph 13 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 : All that of the Residential Villa No.127 to be constructed on Plot no.127, with a built up area of 2040 sq ft and land admeasuring about 161 sq yards, in the Housing Project named as Silver Oak Villas forming a part of Sy Nos. 11, 12, 14, 15, 16, 17, 18 & 294, of Cherlapally Village, Kapra Mandal, Medchal Malkajgiri District (formerly known as Ghatkesar Mandal, Rangareddy Dist), Bounded by N: Plot no.128, S: Plot no.126, E:Plot no.130, W: 30' wide road.

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.33,43,448

3. Margin : 18.59 % of the total cost of the project **3.a Margin Amount : ₹. 21,00,500.00**

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. Loan on Floating Rate of Interest

The effective rate of Interest on the loan outstanding will be charged at the rate of 3.85% (spread) above RBI's Repo Rate which presently is 4.4% p.a. as on 1st day of current calendar quarter. The present effective rate of interest being 7.65% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset on the 1st day of every calendar quarter, on the basis of prevailing RBI Repo Rate. The spread is sum of Credit Risk Premium of .6 % and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when borrower's credit assessment undergo change. Also, other cost including operating cost can be altered periodically at Bank's discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

6/26/2020

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