file. no: 17357

ARRANGEMENT LETTER

Home Loan - HL FOR INDIVIDUALS A/c. NO: 397 66826222

State Bank of India
RACPC 3 HIMAYATNAGAR

To

1) Shri/Smt/Kum
Mr.SIRI KELOTHU S/O D/O W/O Mr.BHIMUDU
H NO 1-8-700/40/A 2 FLOOR, PADMA COLONY
NALLAKUNTA, HYDERABAD-500044

2) Shri/Smt/Kum
Mrs.VIJAYA BANOTHU S/O D/O W/O Mr.SIRI
3-54 VEERARAM, KELOTHU THANDA, MARIPEDA
WARANGAL-506315

Reference No.

Date:

Dear Sir/Madam,

HL FOR INDIVIDUALS
HOME LOAN : ₹ 77,43,109.00

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 19/10/2020, we have decided to sanction a Home Loan limit of ₹.77,43,109.00(Rupees Seventy Seven Lakhs Forty Three Thousand One Hundred Nine Only) to you, as per the undernoted break- up -

I have not taken SBI Life insurance coverage
K. Siri
Vijaya B

(i) Home Loan - ₹.75,00,000.00

(ii) Funding of Home Loan Insurance Cover (If requested) - ₹.243109

Total - ₹.77,43,109.00

Vijaya B

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 : VILLA 149 IN SILVER OAK MODI PROPERTIES CHERLAPALLY SY NO 11,12,14,15,16,17,18 & 294(p)

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.243109

3. Margin : 30.99 % of the total cost of the project **3.a Margin Amount : ₹. 37,20,000.00**

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. Loan on Floating Rate of Interest

The effective rate of interest ... will be charged at the rate of 3.2%(spread) above RBI's Repo Rate which presently ... p.a. as on 1st day of current calendar quarter.The present effective rate of interest being 7.2% p.a. calculated on daily balance of ... interest rate reset on the 1st day of every calander quarter, on the basis of prevailing RBI Repo Rate. The spread is sum of Credit Risk Premium of ,55 % and other cost including operating cost. The Bank shall at any time and

K. Siri Vijaya B

K. Siri