

LOS Application ID - 13549119

**SANCTION LETTER**STATE BANK OF INDIA  
RBO 5 ALLAHABAD

A/c No -

00000038029/52393

To

1) Shri/Smt/Kum  
Mr. JITENDRA KUMAR SINGH S/O D/O W/O Mr.DINA NATH SING  
J- 7, JUDGE COMPOUND, NEHRU NAGAR, AGRA-2820022) Shri/Smt/Kum  
Mrs. TANUJA SINGH S/O D/O W/O Mr.JITENDRA KUMAR SINGH  
TYPE IV/7,, CIRCUIT HOUSE OFFICERS COLONY, DRUMMOND ROAD-211001

RACPC / PL /

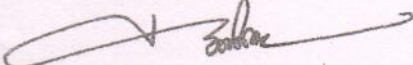
Date: 24-10-2018

Dear Sir/Madam,

**PERSONAL SEGMENT ADVANCES**  
**PERSONAL LOAN - SBI Home Top Up Term Loan****Mr. JITENDRA KUMAR SINGH S/O D/O W/O Mr.DINA NATH SINGH****Mrs. TANUJA SINGH S/O D/O W/O Mr.JITENDRA KUMAR SINGH****MEDIUM TERM LOAN OF ₹5,00,000.00**

With reference to your application dated **22/10/2018** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **RBO 5 ALLAHABAD** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

  
P ASSTT. GENERAL MANAGER

LOS Application ID - 13549119

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ARRANGEMENT LETTER(HOME TOP-UP LOAN)

From  
State Bank of India  
RBO 5 ALLAHABAD

To,

1) Shri/Smt/Kum  
Mr.JITENDRA KUMAR SINGH S/O  
D/O W/O Mr.DINA NATH SING  
J- 7, JUDGE COMPOUND, NEHRU  
NAGAR, AGRA-282002

2) Shri/Smt/Kum  
Mrs.TANUJA SINGH S/O D/O W/O  
Mr.JITENDRA KUMAR SINGH  
TYPE IV/7,, CIRCUIT HOUSE  
OFFICERS COLONY, DRUMMOND  
ROAD-211001

Date: 24/10/2018

Reference No.

Dear Sir/Madam,

PERSONAL SEGMENT ADVANCES:**SBI Home Top-Up Loan: ₹ 5,00,000.00**

With reference to your application dated 22/10/2018, for Personal Loan under SBI Home Top-Up scheme, we hereby sanction you a SBI Home Top-Up Loan limit of Rs 5,00,000.00( Rupees Five Lakhs Only ) to you on the following terms and conditions.

## 2.Purpose :

The loan is sanctioned to you for the purpose as stated in your application. Please note that the loan amount should not be used for speculative purposes.

3.Facility type: Term Loan /  Overdraft \_\_\_\_\_ (Please strike off whichever is not applicable)

## 4. Interest

Interest on the loan outstanding will be charged at the rate of 1% above the Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 8.5% p.a. The present effective rate of interest being 9.5% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year on the basis of prevailing MCLR as on the date of reset.

The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its 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 enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have

— Jitendra Kumar Singh

x Tanuja Singh

notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

#### 5. Repayment :

The loan is to be repaid in Equated Monthly Installment(EMI) of RS 5392 /-commencing from

Drawing Power in the Overdraft limit will be reduced on monthly basis to the extent of principal component of EMI (as per annexure). Surplus amounts credited in the account shall be adjusted against the principal only and interest has to be serviced every month. If the interest applied at the end of each month is not serviced, the account will show irregularity. Subsequent amounts credited to the account will first be adjusted towards the 'irregularity' (towards interest amount outstanding) and the drawing power in the overdraft limit will stand reduced accordingly. **(Strike off if not applicable).**

Your liability to the bank will be extinguished only when the outstanding in the loan account becomes Nil on payment of all amounts together with interest, compound interest, additional interest and all monies there on at the rate applicable thereto.

#### 6. Interest rate in case of default -

If the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest ( compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque/ECS/SI. Besides, the Bank shall also charge a penalty, the rate of which shall be decided by the Bank from time to time , for every bounced cheque/ ECS/SI for any reason whatsoever in addition to the enhanced rate of interest as applicable (present penalty amount Rs.250/- for every bounced cheque/ECS/SI) and also entitled to initiate such other proceedings as available under law of the land.

#### 7. Pre-closure / Pre-payment charges: NIL

#### 8. Security :

The loan will be secured by:

- a) Extension of mortgage of the land and building/flat situated at HOUSE NO 48AND49 KHASRA NO 396 VILLAGE AHIMAMAU LUCKNOW7009000 for which the loan has been sanctioned, valued at Rs.7009000 belonging to Shri/Smt./Kum. \_\_\_\_\_ } S/o / W/o / D/o  
 \_\_\_\_\_ and Shri/Smt./Kum. \_\_\_\_\_ } S/o / W/o / D/o  
 \_\_\_\_\_ {Borrower(s)} in favour of the Bank.
- b) Extension of mortgage of the land and building/flat situated at \_\_\_\_\_ valued at Rs. \_\_\_\_\_ belonging to Shri/Smt./Kum. \_\_\_\_\_ S/o / W/o / D/o (Guarantor)  
 \_\_\_\_\_ and Shri/Smt./Kum. \_\_\_\_\_ S/o / W/o / D/o (Guarantor)  
 \_\_\_\_\_ in favour of the Bank.

c) **Cases where existing mortgage is not extended** - The title deeds deposited with the Bank as security for the Home Loan will continue to be deposited with the Bank till liquidation of loan under this letter. Your liability to the Bank under this loan facility should be fully extinguished prior to closure of Home Loan availed by you from the Bank.

d) Third Party Guarantee of S/o / W/o / D/o Address

e) .....

9. In the event of the Bank proceeding against the residential unit which was offered as security for Home Loan under SARFAESI act, the Bank shall be at liberty to exercise its right of set off in respect of the surplus sale proceeds, if any, for the amount due under the loan facility offered under this letter.

#### 10. Insurance:

— Jitendra Kumar Singh

x Tanya Singh.

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the borrower. Cost of the same shall be borne by you.

**11. Inspection:**

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

**12. Legal expenses etc.:**

All legal and other expenses, like solicitor's and lawyer's fees, valuers' fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

13. In the event of my/we failing to repay any/two or more installment (s) at any point of time, the Bank may send written reminder or make tele-call/SMS or depute an official to meet me/us personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, on actual, would be recovered from me/us.

**14. Disbursement:**

The loan will be disbursed only on the following conditions:

a) No further charge has been created on property mortgaged to the Bank and a valid extension of mortgage (equitable or registered if equitable mortgage is not possible) is created in favour of the Bank for this loan.

b) All the security documents prescribed have been executed by you/co-applicant(s)/guarantor(s).

c) The loan will be disbursed as under

\*\* (Strike off whichever is not applicable)

Term Loan: Term loan account in your name will be debited and the amount so debited will be credited to Savings Bank/Current account as per your instructions.

Overdraft: Cheque book will be issued for operation of the account on overdraft basis. Under no circumstances the drawings in the Loan account will be allowed to exceed the Drawing Power fixed in this regard.

15. The Bank reserves the right to collect any tax if levied by the State/Central government and/or other Authorities in respect of this transaction.

16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction

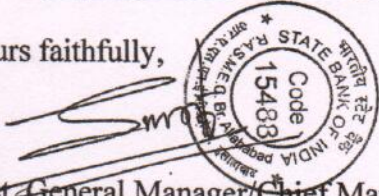
17. The Bank shall have the authority to disclose/share your Credit information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you and guarantors for providing the information as aforesaid to the Information Companies.

— Jitendra Kumar Singh

x Tanuja Singh.

18. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within 15 days from the date of this letter.

Yours faithfully,



*fooo* Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.

Borrower(s)- \_\_\_\_\_

Date: 24.10.2018

*Titendra Kumar Singh*

Place: Allahabad

RBO 5 ALLAHABAD

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

*lo* ~~Guarantor(s)-~~ <sup>borrower</sup>

*x Tanuja Singh*

Date: 24.10.2018

Place: Allahabad

RBO 5 ALLAHABAD

LOS Application ID - 13549119

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**SANCTION LETTER**STATE BANK OF INDIA  
RBO 5 ALLAHABAD

A/c No -

0000003802912393

To

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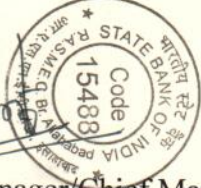
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— Jitendra Kumar Singh

x Taneja Singh.

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Yours faithfully,



*for* Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.

Borrower(s)- \_\_\_\_\_

Date: 24.10.2018

*Titendra Kumar Singh*

Place: Allahabad

RBO 5 ALLAHABAD

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

*to* ~~Guarantor(s)-~~ *borrower*

Date: 24.10.2018

*Tanuja Singh*

Place: Allahabad

RBO 5 ALLAHABAD

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