

Annexure 'A'

Arrangement Letter - SBI Home Loans

State Bank of India
Mirzapur Branch

To,
Shri/Smt./Kum.
1) Ravindra Kumar Srivastava
2) Mrs. Shweta Srivastava

Date : 20.11.2011

Dear Sir,

Personal Segment Advances :
Home Loan : Rs. 23.00 Lakhs

With reference to your application for Home Loan dated 04.11.2011, we hereby sanction you a Home Loan limit of Rs. 23,00,000/- (Rupees Twenty three Lacs only) as per the undernoted break-up :

- (i) Home Loan - Rs. 23,00,000/-
- (ii) Funding of Home Loan Insurance Cover (Optional) - Rs. -
- Total - Rs. 23,00,000/-

on the following terms and conditions. Exercise of option provided in paragraph 11 is mandatory.

2. Purpose :

- (i) The loan of 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~~(hereinafter referred to as the 'project') at the following address : Kalpa Tern Apartment, Sect. 1, G. m. ti Nagar, Etawah
- (ii) Premium of Home Loan Insurance cover (Optional) - Rs. 0.1103

3. Margin : 15 % of the total cost of the project

4. Rate of Interest :

Fixed Rate of Interest :-

Interest on the loan will be charged at 15 % p.a. on daily reducing balance at monthly rests, subject to **interest rate reset at the end of every two years** on the basis of fixed interest rates prevailing then. SBI may at its discretion stipulate the periodicity of computation of interest. Further, SBI may at its sole discretion alter the rate of interest suitably and prospectively in the event of major volatility in interest rates during the period of the agreement. Thenceforth the rate of interest varied as aforesaid shall be applicable to the Loan. SBI shall be the sole judge to determine whether such conditions exists or not. If the Borrower is not agreeable to the revised interest rate so fixed, the Borrower shall request SBI, within 15 days of receipt of the notice intimating change in interest rates from SBI, to terminate the loan and the Borrower shall repay the Loan and any other amount due to SBI in full and final settlement in accordance with the provisions of the Agreement relating to pre-closure.

Sanjay Shweta Srivastava

20/11/11 श्रीमती श्वेता श्रीवास्तव

VERIFIED WITH ORIGINAL
State Bank of India

