

LOS Application ID - 22895686

FORWARDING LETTER

Date: 08/09/2021

State Bank of India
Delta Branch Branch/HLST/MPST
 Home Loan - HL FOR INDIVIDUALS

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 The Asstt. General Manager,
 State Bank of India,
 RACPC 3 GREATER NOIDA

Proposal ID: _____
 Workflow No: _____
 LOS Application No: 22895686

Dear Sir/ Madam,

With reference to above, we forward herewith the Home loan proposal file of Miss. NASEEMA N S/O D/O W/O Mr. MUBARAK ALI. We further state that we **have made preliminary scrutiny of the papers / documents** and have issued in principle sanction letter which is valid for 3 months, on the following terms and conditions. The recommended loan amount is calculated as - Maximum loan entitlement of ₹.71,30,516.00 permitted by EMI / NMI ratio or at margin of _____ per cent of total cost of house at ₹. _____ or loan applied for i.e. ₹.40,00,000.00, whichever is less. The CIF Number of the applicant is (if he is an existing customer) _____

2. We have verified the signature of the applicants on the application and We further certify that all the KYC formalities have been complied at the branch.

Loan Amount : ₹. 40,00,000.00/- (Rupees Forty Lakhs Only)(The actual amount of loan, if sanctioned may vary depending on the applicant's eligibility for loan, income and repayment capacity, etc.)

Rate of Interest : As per Calculation Sheet Enclosed. a) Interest rate during the first year (till anniversary date of customer loan) from the first date of disbursement will be _____ % p.a. (Fixed). Loan period will be calculated from date of first disbursement. b) Interest rate during next two years will be _____ % p.a. (Fixed) c) Interest rate after completion of three years will be as under : _____ Rate of Interest: Interest on the loan will be charged at _____ Rate of Interest at _____ % above MCLR, which is currently _____ % p.a. (current effective rate being _____ % p.a.) with monthly rests.

SBI Life Insurance : The advance will be covered by SBI Life Insurance Scheme and the premium inclusive of Goods and Services Tax will be /-. Medical examination, if required, shall be intimated by SBI Life.

Processing Charges : Processing Charges - ₹. _____ (collected upfront)

Repayment period : 156 months (inclusive of Moratorium, if any)

Special Conditions

- A. Securities, whether Primary/Additional / Collateral will not be released during the currency of the loan.
- B. Disbursement will be subject to Verification of Employment / receipt of satisfactory Banker's Opinion Report (as may be applicable).
- C. Creation of a valid equitable / registered mortgage of the flat/property of adequate value being financed.

3. THE PROPOSAL HAS BEEN ENTERED IN THE RACPC WORKFLOW. You are requested to process the proposal at your end and send the sanction at the earliest. You may advise us for any other information / papers you need from the branch.

Yours faithfully,



BRANCH MANAGER / HLST / MPST

S Application ID - 22895686

IN-PRINCIPLE LETTERSTATE BANK OF INDIA, Delhi Branch Branch/HLST/MPST
IN PRINCIPLE SANCTION FOR HOME LOAN-HL FOR INDIVIDUALS

Date: 08/09/2021

LOS Application ID:22895686

Dear Sir/Madam,

With reference to your application for financial assistance under Home Loan Scheme, we are in principle, agreeable to grant a Home Loan to you, on the broad terms, special conditions(if any), as under. The loan is subject to legal and technical clearances and the rules of SBI relating to the scheme (as may be applicable from time to time). Formal sanction letter stating terms and conditions will be issued on receipt of your confirmation and subject to acceptance of the Bank about the purpose, eligibility and security offered.

Loan amount : Rs.40,00,000.00/- (Rupees Forty Lakhs Only)(The actual amount of loan,if sanctioned may vary depending on your eligibility for loan,income and repayment capacity, etc.)

Rate of interest : As per Calculation Sheet Enclosed. a)Interest rate during the first year(till anniversary date of customer loan) from the first date of disbursement will be % p.a.(Fixed).Loan period will be calculated from date of first disbursement. b) Interest rate during next two years will be % p.a.(Fixed) c)Interest rate after completion of three years will be as under : Rate of Interest: Interest on the loan will be charged at Rate of Interest at % above MCLR, which is currently % p.a. (current effective rate being % p.a.) with monthly rests.

1. Special Conditions:

- A. Securities, whether Primary / Additional / Collateral will not be released during the currency of the loan.
B. Disbursement will be subject to Verification of Employment / receipt of satisfactory Banker's Opinion Report(as may be applicable).
C. Creation of a valid equitable / registered mortgage of the flat/property of adequate value being financed.

2. The in-principle approval for eligibility is valid for 3 months from the date of this letter. If this offer is acceptable to you, kindly sign the duplicate copy and return it to us in token your acceptance and return it to us along with cheque / **Banker's cheque marked "Account Payee"** towards Processing Fee, Advocate's Fees and Valuer's Fees as under :

PURPOSE	FAVOURING	AMOUNT (RS.)
Processing fees	RACPC Processing charges collection Account	
Advocate's fees	RACPC Advocate's fees collection Account	
Valuer's fees	RACPC Valuer's fees collection Account	

3. The above amounts are to be appropriated as under :

A) ADVOCATE'S AND VALUER'S FEES :

- i) The cheque / Banker's cheque for recovery of advocate's and valuer's fees will be appropriated if the property documents are sent for search / valuation whether loan is sanctioned or rejected.
ii) If search / valuation is not done and loan request is rejected, the money received will be refunded for the item(s), which is / are not done.

B) BANK'S PROCESSING CHARGES :

- i) In the event of a loan request being sanctioned or rejected by the Sanctioning Officer after complete processing (including search / valuation report and field visit), the money shall be appropriated.
ii) If the loan request is rejected after inspection, 25% of processing charges will be recovered. Remaining amount will be refunded.
iii) If loan request is rejected after inspection and obtention of legal/valuation report, 25% of processing charges will be recovered. Remaining amount will be refunded.
iv) If on initial scrutiny, loan request is not acceptable, no recovery will be made and processing charges will be refunded.

4. As the offer is subject to legal and technical clearances, you are requested to contact RACPC, after accepting this offer, in order to complete requisite pre-disbursement formalities and expedite disbursement of the loan. Bank has the right to reject your loan application at any point of time without assigning any specific reason, inspite of issuance of in-principle sanction letter. In case if the loan is rejected, copy of the documents submitted by you would be retained by the Bank. Also, your loan application will be sent to RACPC and loan will be processed and sanctioned by RACPC.

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



9/8/2021