

To,  
RUCHI SRIVASTAVA  
J 4/3 ,  
District Judge Compound Varanasi ,  
VARANASI ,  
VARANASI ,  
UTTAR PRADESH ,  
India ,  
Pincode : 221002

Date :13/08/2020

Dear Sir / Madam,

**APPLICATION -HOUSING FINANCE FOR PUBLIC - GENERAL - SANCTION LETTER**

We are pleased to inform that we have sanctioned a Housing Loan of **Rs.2160000.00** in your favour **For purchase of built house/flat** on the undernoted terms & conditions.

Sanction Terms			
Sanction Loan Amount	₹ 21,60,000.00		
Term Insurance Premium	₹ 25,000.00		
Rate of Interest	6.95 %		
Type of Interest	Floating		
Margin (%)	20.00 %		
Repayment Tenor	360 months		
Holiday / Moratorium period	1 months	Amt. of EMI *	₹ 14,310.00
Upfront fee / Processing fee	₹ 0.00	Documentation Fee	₹ 0.00
Credit Information Report Charges	₹ 141.48		
Security	Primary	RUCHI SRIVASTAVA Flat No.204 , 2nd Floor , Block A,Ganpati Estate , Mauja Katesar, Paragana - Ralhupur,CHANDAULI,CHANDAULI,UTTAR PRADESH,221106,India	
	Collateral	NIL	
	Guarantor		
Prepayment Penalty	NIL		
Penal Interest, if any	In case of default in repayment of loan/non compliance of terms & conditions the borrower shall be liable to paypenal interest of 2% on the default/irregular amount.		

\* is subject to change from time to time.

The above sanction is, however, subject to

i) Execution of Loan documents as per Banks format & guidelines;

ii) The ROI/EMI is subject to change from time to time;

iii) The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.