



GORAKHPUR ST. ANDREWS COLLEGE  
ST ANDREWS COLLEGE GORAKHPUR 273001

GORAKHPUR, UTTAR PRADESH, PIN-273001

Phone No : 05512341409 ,

BM Direct : 9651994598 , 9651994598

Fax :

Email :

Reference No. HLB4451872 & Date of Entry 28/7/2022

We are glad to accord our sanction as follows:

**Home Loan  
Sanction Letter-cum-Key Fact Statement**

Sanction No. HLB4451872/2020-21

Date: 03/08/2022

<b>Branch</b>	GORAKHPUR ST. ANDREWS COLLEGE
<b>Name of the Borrower(s)</b>	Mr. GYAN PRAKASH SHUKLA, , ,
<b>Type of Loan</b>	HOME LOAN -RESIDENT-PURCHASE OF READY BUILT FLAT
<b>Purpose</b>	PURCHASE OF READY BUILT FLAT

Loan Amount (in Rs.)	**Rate of Interest (%)	Variable / Fixed*	Compounding periodicity	Margin (%)	LTV (%)
3000000	7.55	Variable	Monthly	21.05	63.62

\*\* REPO Rate 4.90 % plus Prime Spread 0.00 plus Risk Spread 2.65 %

Interest rate applicable as per the REPO rate prevailing in CBS on the date of opening of Loan account

**(RUPEES THIRTY LAKHS ONLY)**

<b>*If Fixed ROI, periodicity of Reset</b>		<b>Next Reset Due on</b>	
--	--	--------------------------	--

**Repayment Terms:**

Loan Term	Holiday Period *	Repayment
83 months	0 months from the date of availment	83 months by way of EMI

\* Wherever holiday period is permitted, interest to be serviced during the holiday period as and when debited

EMI Amount (Rs.)	EMI Starts From	Due Date	Penalty for delayed payment
46511.00	**	Payable on or before 10th of every month	2% over the applicable Rate of Interest

1



... month from the date of availing - for loan without holiday period  
 ... next month from the completion of holiday period of 0 months or completion of construction, whichever is  
 ... earlier - for loan with holiday period

Facility	Limit (Rs.)	Margin (%)	Rate of Interest (%)	Repayment
Non Priority -Term Loan GMRA Premium\$	68175	NIL	5.85	60 EMIs of Rs.1374/- each

\* REPO Rate 4.90% plus Prime Spread 0.00 % plus Risk pread 0.95 %

**\$ Group Mortgage Redemption Assurance Scheme (GMRA)**

Optional Loan for payment of Single Premium towards Group Insurance Policy covering the life of the borrowers. The insurance cover is on diminishing basis, based on the repayment schedule of loan account.

Mode of communication of changes in interest rates	Changes will be ported in Bank's website and displayed in Branch Notice Board
--	---

**Fee Payable**

On Application	Processing Charges: Currently 0.4% Subject to Maximum of Rs. 14160 CIC Report Charges: Currently Rs.30/- per report - subject to revision Actual Cost of Legal Scrutiny Report (LSR) & Engineer's Valuation Report (EVR)* (* Two LSR & EVR insisted beyond threshold limit)
----------------	--

At the time of availing the loan	<ul style="list-style-type: none"> <li>&gt; EM Charges : NIL - for Home Loans</li> <li>&gt; Cost of Registration of EM / MODTD - wherever applicable</li> <li>&gt; CERSAI Charges - For Loans upto Rs.5.00 lakhs - Rs.50/- + ST and for Loans above Rs.5.00 lakhs Rs.100/- + ST</li> </ul>
----------------------------------	--

During the term of the loan	<ul style="list-style-type: none"> <li>Ø Actual Charges for obtention of Certificate of Genuineness of Title Deeds</li> <li>Ø Actual charges for Engineer's Report on: level of progress / completion</li> <li>Ø Building Insurance Charges - covering the loan period</li> <li>Ø Inspection Charges (annually) Incidental Charges of Rs.250/- (annually)</li> <li>Ø Encumbrance Certificate charges (annually)</li> <li>Ø Actual cost of fresh EVR after every three years</li> </ul>
-----------------------------	--

On foreclosure	No foreclosure charges
----------------	------------------------

Fee Refundable if loan not sanctioned / disbursed	NIL
---	-----

Conversion charges - for switching from floating to fixed interest and vice-versa	Conversion from "Fixed-to-Floating" is available as one-time option - after a minimum period of three years Charge: One-time fee @ 1% on the balance outstanding on the date of conversion. If conversion is sought after five years, this fee is waived. (Option to switch from 'Floating-to-Fixed' not available)
---	--

Details of Security / Collateral obtained	Primary Security/Collateral Security**:
---	---

Personal Guarantees - from	
----------------------------	--

2

which annual outstanding ce statement will be issued	Balance statement will be issued on demand Interest Certificate (IT purposes) will be issued during the month of April
Other Core Covenants, if any	As Annexed

\*\*EM of 129 Sq.Mt. of land out of the total extent of situated at Door No. , Plot No. , Block No. ,C-213 ,Sri Mohan Apartment , Lucknow , Pincode 274401 and comprised in Survey No Flat no C-213 of Semra Village , Tehsil-District -Lucknow Taluk, within the Sub Registration District of Lucknow and Registration District of Lucknow together with House/ Flat No C-213 owned / proposed to be purchased by Gyan Prakash Shukla with a built up area of (constructed / proposed to be constructed) at a cost of Rs.3800000/-

Engineer Valuation Report dated 26/07/2022 by Er.Vinod Kr. Pandey, Panel Engineer valued (MV) at Rs.4715143 /- . Legal Scrutiny Report dated 21/07/2022 by Ramesh Kumar Singh, Panel Advocate

  
Branch Manager

