

LOS Application ID - 24991488

**IN-PRINCIPLE LETTER**

STATE BANK OF INDIA, \_\_\_\_\_ Branch/MPST  
IN PRINCIPLE SANCTION LETTER FOR PERSONAL LOAN-SBI SARAL LOAN

**PROPOSAL ID:**

Workflow ID: \_\_\_\_\_  
LOS Application ID:24991488

1) Shri/Smt/Kum  
Mr. **SURYA PRAKASH SHARMA S/O** D/O W/O Mr.GHANSHYAM DAS  
1/355, VARDAN KHAND BEHIND VARDAN PARK, GOMTI NAGAR EXTN, LUCKNOW-226012

Dear Sir/Madam,

With reference to your application for financial assistance under Personal Loan Scheme, we are in principle, agreeable to grant a Personal 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 by the Bank about the purpose, eligibility and security offered.

Loan amount : ₹10,00,000.00 (The actual amount of loan, if sanctioned may vary depending on your eligibility for loan, income and repayment capacity, etc.)

Rate of interest: ~~13.5~~ bps above <sup>EBLR</sup> ~~MCLR~~ floating currently 8.90 % p.a. with monthly rests.

Special Conditions : For 9 year's (108 Months) EMI- 13490/-month.

- A. Securities, whether Primary / Collateral if any, 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.(if applicable)

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 of 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 (₹)
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Processing fees	RACPC Processing charges collection Account	
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3. The above amounts to be appropriated as under :

- In the event of a loan request being sanctioned or rejected by the Sanctioning Officer after complete processing , the money shall be appropriated.
- If the loan request is rejected after inspection, 25% of processing charges will be recovered. Remaining amount will be refunded.
- If on initial scrutiny, loan request is not acceptable, no recovery will be made and processing charges will be refunded.

4. Your loan application will be sent to Rupees Ten Lakhs Only and loan will be processed and sanctioned by LUCKNOW MAIN BRANCH.

5. As the offer is subject to legal and technical clearances, you are requested to contact LUCKNOW MAIN BRANCH, 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, In spite 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

Yours faithfully



AUTHORISED SIGNATORY

ACCEPTED

SIGNATURE OF THE BORROWER(S)

This is a system generated printout. Any insertion /change should be duly authenticated.