



STATE BANK OF INDIA
SBI HOME LOAN
IN-PRINCIPLE OFFER LETTER

Application Number: YLAPHL202211001543361

Date: 24-11-2022

To, NAND PRATAP OJHA
SUSHILA OJHA

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you vide application dated 24-11-2022, we are in-principle agreeable to sanction Home Loan up to maximum amount of Rs.78,00,000.00 , subject to fulfillment of eligibilty norms and other terms and conditions governing SBI Home Loans.

Product(Product Name)	Home Loan	for Plot Purchasing ₹34,79,000=w for Construction ₹43,21,000=w <hr/> Total ₹78,00,000=w
Maximum Eligible Loan Amount	Rs.78,00,000.00	
Interest rate(floating)	8.40 %	
Loan Tenure	216 months	
EMI	Rs.70,147.00	
Consolidated Processing Fee	Rs.0.00	
In case of difficulty please be in touch with	1)Branch Head Raman Tripathi 9454201605 RAMAN.TRIPATHI@SBI.CO.IN 2) Shyam Sunder 9690155002 SHYAM.SUNDER1@SBI.CO.IN	

Special Conditions:

- 1)Final eligible loan amount will be arrived after submission of complete sets of required documents and detailed assessment.
- 2)The interest rate and Consolidated Processing Fee quoted are subject to change after detailed assessment of loan as per eligibility and other norms.

MOST IMPORTANT TERMS AND CONDITIONS

Purpose for which home loan can be availed: The loan will be sanctioned for the purpose of purchase/ construction/ extension/ repairs/ renovation of new/ second- hand residential house/ flat plot of land and furnishings and interiors (hereinafter referred to as the 'project').

Premium of Home Loan Insurance cover (Optional): The premium for the optional Home Loan Life Insurance cover (if availed) may also be added to the loan amount.



Annexure-A
Key Fact Statement

HOME LOAN	Loan amount	Rs.78,00,000.00
2	Loan term	18 Years 0 months
3	Interest type (fixed or floating)	Floating
4	(a) Interest chargeable (In case of Floating Rate Loans) (b) Interest chargeable (In case of FixedRate Loans)	(a) 8.40 % (REPO RATE +) (b) Not Applicable
5	Date of reset of interest	(a)% (REPO RATE +) (b) Not Applicable
6	Mode of communication of changes in interest rates	Bank's web-site:www.sbi.com entry in statement of loan account
7	Fee payable	
a	On application (PI individually specify all type of fee)	(i) Processing Fee: Rs.0.00 (ii) Fee for Legal opinion: Rs. (iii) Valuation Fee: Rs. (iv) CERSAI Registration: Rs.
b	During the term of the loan (PI individually specify all type of fee)	NIL (Cost of insurance of the property has to be borne by the customer)
c	On foreclosure (PI individually specify all type of fee)	NIL

