

FINAL SANCTION LETTER

STATE BANK OF INDIA,
R A C P C LUCKNOW,
FIRST FLOOR CAPITAL HOUSE ,
TILAK MARG CHRYSEUS HATHWAY
INVESTMENTS PVT. LTD.,
LUCKNOW,
UTTAR PRADESH. PIN- 226001

To

1) Mr.Brijesh Kumar Singh

Address: H NO 51 AND 52, SAI FARMS,
GOMTI NAGAR, LUCKNOW,
LUCKNOW, LUCKNOW,
UTTAR PRADESH,
PIN- 226028

Ref. No.:SBI/RACPC/
Proposal ID: **501240611019749**

Date: 24/06/2024

Madam/Dear Sir,

SBI HOME LOAN- HOME LOAN

Term Loan of ₹ 65,00,000.00

Further to the Financial Sanction Letter dated **19/06/2024** issued by us, we are pleased to advise you that the loan has been sanctioned for the property as described below :

Property Address:

**FLAT NO. 7 1ST FLOOR LAWRENCE TERRACE, COLONY NEAR SHAKTI BHAWAN
HAZRATGANJ ,LUCKNOW, UTTAR PRADESH, PIN-226001**

We, therefore, request you to please execute the documents at the earliest convenience.

Validity of this letter will be 3 months from the data of issue. If no amount is disbursed during the validity period, you will be required to seek fresh sanction.

The contact detail of Documentation Officer are as under:

1. Name and contact details of documentation officer
(In case of Non-BPR Centre- Credit Officer)
Name: Dhananjay Kumar, Mobile: 8601481462, eMail: DHANANJAY.KUMAR119@SBI.CO.IN

Assuring of our best service, we remain.

Yours faithfully,

1	Home Loan / Home Related Loan Sanctioned Amount	₹ 65,00,000.00 (Rupees sixty five lakh only)
	Product Name	HOME LOAN
	Loan Term	96
2	Moratorium	0
3	Interest Type	Floating
4	• Rate of Interest (in case off floating rate loans)	8.70%
		Frequency of interest Reset
5	Floating Rate of Interest	Interest rate will be reset with the change in benchmark rate (REPO) from time to time, on the date as decided by the Bank.
6	EMI Payable	₹ 94,218.00 /- (EMI may vary consequent upon changes in interest rate). <u>(if opted for servicing of Pre-EMI interest during the moratorium, the interest accrued during the moratorium needs to be paid every month)</u>
7	Mode of communication of changes in interest rates	<ul style="list-style-type: none"> • Bank's web-site: www.sbi.co.in • Entry in statement of loan accounts • E mail and SMS on mail id & Mobile no. registered with Bank.

SERVICE CHARGES/ FEE / PENAL CHARGES

8	Processing Fee (At the time of processing of loan) including GST	₹ 11,800.00
9	Pre-payment Charge	Floating Rate Loans: No prepayment charge
10	Legal & Valuation Charges	Will be recovered at actual
11	CERSAI Registration including GST	₹ 118.00
12	Penal Charges on irregular Loans	@2% p a applied on overdue amount on a monthly basis for completed months. If the account is regularized on any date of the month, no penal charges will be applied.
13	Penal charges on delayed Mortgage	@2% p a. applied on entire outstanding on a monthly basis for completed months, if mortgage is not created within 60 days of execution of sale deed/ issuance of possession certificate
14	SUNACH failure charges	₹ 250+GST per instance

(Handwritten Signature)