



सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

1911 से भारत का 'संगत' 'CENTRAL' TO YOU SINCE 1911

CENTRAL BANK OF INDIA

To  
Mrs.SHIPRA SINGH &

LIG APARTMENT FLAT NO 203, LIG APARTMENT FLAT NO 203, LUCKNOW, UTTAR PRADESH, LUCKNOW - 226028

Sir/Madam,

REG :Your Term Loan Application dated for Rs.4900000.00 Under our Bank's CENT HOME Scheme.

With reference to your application for HOUSING LOAN. We have examined your application based on the data / information submitted by you and We are pleased to inform you sanction of HOUSING LOAN on terms and conditions mentioned in this sanction letter.

1.	Name of the Borrower	Mrs.SHIPRA SINGH																
2.	Name of the Co-Borrower																	
3.	Address	LIG APARTMENT FLAT NO 203, LIG APARTMENT FLAT NO 203, LUCKNOW, UTTAR PRADESH, LUCKNOW - 226028																
4.	Name & Address of Guarantor/s																	
5.	Purpose of loan	CENT GRIH LAKSHMI-Purchase of Plot & Construction																
6.	Total amount/expenditure/project cost	Rs.8808602.00																
7.	Margin/ Own Contribution	Rs. 3908602.00																
8.	Loan Amount Sanctioned	Rs. 4900000.00 , (Rupees Forty Nine Lakh only )																
9.	Rate of Interest	6.50 (REPO Rate) + 1.85 (Spread) = 8.35 (Interest will be charged and applied at the rate mentioned above on daily outstanding debit balance in your account at monthly rest)																
10.	Moratorium/Rapayment Holiday Period	18 Months																
11.	Repayment period (excluding/including moratorium period)	342 Months																
12.	Periodicity of Repayment	360 Months																
13.	Amount of EMI	Rs. 42316.00																
14.	EMI Start Date	01/12/2025																
15.	Terminal/last date of Instalment/EMI																	
16.	Security (Brief description)	<p>Equitable Mortgage / Registered Mortgage of Property as under:</p> <p>COLLATERAL SECURITY: (If any)</p> <table border="1"> <thead> <tr> <th>Collateral details</th> <th>Type</th> <th>Valuation</th> <th>Present Owner/s of the Property</th> <th>Property Address</th> </tr> </thead> <tbody> <tr> <td>Vacant Plot</td> <td>Property</td> <td>10140602</td> <td>SHIPRA SINGH</td> <td>E1 AND PART OF E2, 1, SARAI SEIKH,</td> </tr> </tbody> </table> <p>GUARANTEE:</p> <table border="1"> <thead> <tr> <th>Name of Guarantor</th> <th>Address</th> <th>Worth</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Collateral details	Type	Valuation	Present Owner/s of the Property	Property Address	Vacant Plot	Property	10140602	SHIPRA SINGH	E1 AND PART OF E2, 1, SARAI SEIKH,	Name of Guarantor	Address	Worth			
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Various charges applicable to your facility	Annexure-I
Scheme specific terms and conditions	Annexure-II
General terms and conditions/financial covenants	Annexure-III

as part of this sanction letter are enclosed herewith.

You are requested to acknowledge the sanction letter alongwith Annexures under you signature in duplicate.

*Shipra Singh*