

**APPRAISAL-CUM-CONTROL REPORT**

STATE BANK OF INDIA, ALIGARH

(3) *Handwritten notes and signatures*  
 HL - 40327894931 31721  
 Cheque no. 1000000000

**Applicant Details**

Applicant Type	Applicant	Relation	Resl. Phone	Age	Existing Customer	No. Of Dependents	NET WORTH (Opinion Report compiled)
APPLICANT	Mr. MAHESHA NAND JHA	Self	7355325763	45	No	3	7,19,500.00
CO-APPLICANT	Mrs. BHARTI MALA	SPOUSE	8318612829	38	No	3	3,88,000.00

DRF - 200215201921

Call - 78227039282


**Documents Obtained**

S.no.	Child Documents	Entered By (PF Number)	Verified By (PF Number)
1	Statement of Bank Account/ Pass Book for last six months	8497257	5289092
2	PHOTO COPIES OF RECENT TELEPHONE BILLS	8497257	5289092
3	ANY OTHER PROPERTY DOCUMENT	8497257	5289092
4	State Bank of India Account No.	8497257	5289092

**HL-673**  
**604**

**Application Summary**

RACPC / Application Form No.		LOS Application ID No.	22784222
Sourcing Branch	ALIGARH	Source Code	YONO
Sourcing Officer Name		Date Of Receipt	30/07/2021
Date Encoded	30/07/2021	Product	HOME LOAN
Scheme	HL FOR INDIVIDUALS	Product No. description	
Loan Requested in ₹	52,78,675.00	SBI Life Funded	YES
SBI Life Premia ₹	1,78,675.00	Loan Amount Sanctioned in ₹	52,78,675.00
Tenure (In months) (Inclusive of moratorium)	180	Effective Interest rate (%)	6.95
Rate EMI Flag	RATE	Max EMI in ₹ (For proposed Loan)	47,299
Present Status of Residence		Moratorium (In months)	
Margin (₹)	40,00,000.00	Margin (%)	
LTV (%)	56.04	EMI NMI ratio (%) Including present loan	42.15
Loan Purpose	FURNISHING/CONSUMER DURABLES AS PART OF PROJECT COST	Loan Purpose Description	
Treatment on Income		CRE Home Loan	NA
Interim Security/ Interim Guarantor (TPG)	NA		

*Handwritten notes and signatures*  
 015663 to 015668  
 3007019820  


## Interest Rate

From Date	To Date	Tenure (In months) (Inclusive of moratorium)	Float Flag	MCLR(%)	Margin (%)	Card Rate (%)	Discount Rate (%)
30/08/2021	30/07/2036	180	FLOATING	4	2.65	6.65	

## Interest rate ...contd.

Concession Rate (%)	Special Concession (%)	Effective Rate (%)	EMI amount In ₹	Approval Authority
		6.95	47,299	

## Charges

Charge Description	Amount In ₹
PREMIUM FRM GSTMR-INSURANCE COMPANY	
MARGIN MONEY CSTMR TO BUILDER	40,00,000
PROCESSING FEE 0.40%+GST	0

## EMI NMI RATIO

Maximum EMI In Rs. (For proposed loan - excluding SBI Life)	Existing EMI obligations In ₹ (For Loan Eligibility)	NMI In ₹ (For Loan Eligibility)	EMI NMI ratio (%) Including present loan
45,698	0	1,08,417	42.15

## Eligibility Criteria

Loan Amount Applied In ₹	Eligible Loan Amount as per LTV In ₹	Eligible Loan Amount as per EMI/NMI In ₹	FINAL ELIGIBILITY AMOUNT (Lowest of the four) In ₹
51,00,000.00	72,80,000.00	84,69,747	51,00,000

## Employment / Business Details

Applicant Name	Applicant Type	Employer Name	Designation	No of years in Employment	Business Name	Nature Of Business	Business Since
Mr. MAHESHA NAND JHA	PERSONAL-PUBLIC-OTHERS	OTHERS		0 (Years) 0 (Months)			
Mrs. BHARTI MALA	PERSONAL-PUBLIC-OTHERS			0 (Years) 0 (Months)			

## Income Details

Applicant Name	Gross Monthly Income In ₹ (from all sources)	Deductions In ₹	Net Monthly Income In ₹
BHARTI MALA	0.00	0.00	0.00
MAHESHA NAND JHA	1,66,806.00	58,389.00	1,08,417.00
TOTAL			SUM(108,417.00)

The estimated rental Income (which is included in Gross Monthly Income) is ₹



LOS Application ID - 22784222

SANCTION LETTER



STATE BANK OF INDIA  
ALIGARH

To  
1) Shri/Smt/Kum  
Mr. MAHESHA NAND JHA S/O D/O W/O Mr. BHAIRWA NAND JHA  
J-7 JUDGES COLONY, J 7 JUDGES COLONY KOIL ALIGARH, HAMIRPUR-202001

2) Shri/Smt/Kum  
Mrs. BHARTI MALA S/O D/O W/O Mr. MAHESHA NAND JHA  
W/O MAHESHA NAND JHA, J-29 JUDGES COMPOUND MALKHAN NAGAR, ALIGARH-202001

RACPC / HL /

Date: 31-07-2021

Dear Sir,

PERSONAL SEGMENT ADVANCES  
HOME LOAN -- HL FOR INDIVIDUALS

Mr. MAHESHA NAND JHA s/d/w of Mr. BHAIRWA NAND JHA  
Mrs. BHARTI MALA s/d/w of Mr. MAHESHA NAND JHA

MEDIUM TERM LOAN OF ₹52,78,675.00

With reference to your application dated 30/07/2021, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to ALIGARH branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

  
ASSTT. GENERAL MANAGER  


*Mahesha NAND Jha*

*Bharti mala*

✓

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HL-40327894931

LOS Application ID - 22784222

**ARRANGEMENT LETTER****Home Loan - HL FOR INDIVIDUALS**State Bank of India  
ALIGARH

To

1) Shri/Smt/Kum  
Mr.MAHESHA NAND JHA S/O D/O W/O Mr.BHAIRWA  
NAND JHA  
J-7 JUDGES COLONY, J 7 JUDGES COLONY KOIL  
ALIGARH, HAMIRPUR-2020012) Shri/Smt/Kum  
Mrs.BHARTI MALA S/O D/O W/O Mr.MAHESHA NAND  
JHA  
W/O MAHESHA NAND JHA, J-29 JUDGES COMPOUND  
MALKHAN NAGAR, ALIGARH-202001

Date:

Reference No.

31 JUL 2021

Dear Sir/Madam,

**HOME LOAN****HOME LOAN : ₹ 52,78,675.00**

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 30/07/2021, we have decided to sanction a Home Loan limit of ₹.52,78,675.00 (Rupees Fifty Two Lakhs Seventy Eight Thousand Six Hundred Seventy Five Only) to you, as per the undernoted break- up -

(i) Home Loan -

₹.51,00,000.00

(ii) Funding of Home Loan Insurance Cover (If requested) -

₹.178675

Total - ₹.52,78,675.00

on the following terms and conditions. Exercise of Option provided in paragraph 15 is mandatory.

**2. Purpose :**

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address : H.NO. A-11, PLOT NO. 07, POCKET P-7, GREATER NOIDA, G.B. NAGAR, UTTAR PRADESH

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.178675

**3. Margin : 41.99 % of the total cost of the project 3.a Margin Amount : ₹. 40,00,000.00**

**4. Interest :** Interest will be charged and applied at the rate mentioned below on daily outstanding debit balance in your account at monthly rests :-

*Mohisha Nand Jha*

*Bharti mala*