



AGRA COURT
INDIAN BANK
AGRA COURT BRANCH
M.G. ROAD, DEWANI CROSSING
CIVIL COURT CAMPUS
AGRA, UTTAR PRADESH, PIN-282002

Phone No : 0562-2523625 ,
BM Direct : 0562-2523625 , 9084825364
Fax :
Email :

Mr. NIRAJ GAUTAM
J-45, JUDGE COMPOUND, AGRA



Branch Reference No. HLB4448231 & Date 7/7/2022

We are glad to accord our sanction as follows:

Home Loan
Sanction Letter-cum-Key Fact Statement
Sanction No. HLB4448231/2020-21
Date :3/9/2022

Branch	AGRA COURT
Name of the Borrower(s)	Mr. NIRAJ GAUTAM, , ,
Type of Loan	HOME LOAN -RESIDENT-PURCHASE OF PLOT AND CONSTRUCTION OF HOUSE THEREON
Purpose	PURCHASE OF PLOT AND CONSTRUCTION OF HOUSE THEREON

Loan Amount (in Rs.)	**Rate of Interest (%)	Variable / Fixed*	Compounding periodicity	Margin (%)	LTV (%)
5000000 *	8.05	Variable	Monthly	48.61	38.76

** REPO Rate 5.40 % plus Prime Spread 0.00 % plus Risk Spread 2.65 %
Interest rate applicable as per the REPO rate prevailing in CBS on the date of opening of Loan account

* Rs. 42,00,000/- For purchase of Plot
Rs. 8,00,000/- Construction thereon

RUPEES FIFTY LAKHS ONLY

*If Fixed ROI, periodicity of Reset		Next Reset Due on	
--	--	-------------------	--

Repayment Terms:

Loan Term	Holiday Period *	Repayment
160 months	12 months from the date of availment	148 months by way of EMI

* Wherever holiday period is permitted, Interest to be serviced during the holiday period as and when debited

EMI Amount (Rs.)	EMI Starts From	Due Date	Penalty for delayed payment
53390.00	**	Payable on or before 10th of every month	2% over the applicable Rate of Interest

** 1)Next month from the date of availment - for loan without holiday period
2)Next month from the completion of holiday period of 12 months or completion of construction,
whichever is earlier -for loan with holiday period

(Handwritten signatures and marks)

	Limit (Rs)	Margin (%)	*Rate of Interest (%)	Repayment
Non Priority -Term Loan GMRA Premium\$	0	NIL	6.35	0 EMIs of Rs. 0 /- each

* REPO Rate 5.40% plus Prime Spread 0.00 % plus Risk Spread 0.95 %

\$ Group Mortgage Redemption Assurance Scheme (GMRA)

Optional Loan for payment of Single Premium towards Group Insurance Policy covering the life of the borrowers. The insurance cover is on diminishing basis, based on the repayment schedule of loan account.

Mode of communication of changes in interest rates	Changes will be ported in Bank's website and displayed in Branch Notice Board
--	---

Fee Payable

On Application	<p>Processing Charges: Currently 0.4% Subject to Maximum of Rs. 23600</p> <p>CIC Report Charges: Currently Rs.30/- per report - subject to revision</p> <p>Actual Cost of Legal Scrutiny Report (LSR) & Engineer's Valuation Report (EVR)*</p> <p>(* Two LSR & EVR insisted beyond threshold limit)</p>
----------------	---

At the time of availing the loan	<ul style="list-style-type: none"> > EM Charges : NIL - for Home Loans > Cost of Registration of EM / MODTD - wherever applicable > CERSAI Charges - For Loans upto Rs.5.00 lakhs - Rs.50/- + ST and for Loans above Rs.5.00 lakhs Rs.100/- + ST
----------------------------------	--

During the term of the loan	<ul style="list-style-type: none"> > Actual Charges for obtention of Certificate of Genuineness of Title Deeds > Actual charges for Engineer's Report on: level of progress / completion > Building Insurance Charges - covering the loan period > Inspection Charges (annually) > Encumbrance Certificate charges (annually) > Incidental charges of Rs.250/- (annually) > Actual cost of fresh EVR after every three years
-----------------------------	--

On foreclosure	No foreclosure charges
----------------	------------------------

Fee Refundable if loan not sanctioned / disbursed	NIL
---	-----

Conversion charges - for switching from floating to fixed interest and vice-versa	<p>Conversion from "Fixed-to-Floating" is available as one-time option - after a minimum period of three years</p> <p>Charge: One-time fee @ 1% on the balance outstanding on the date of conversion. If conversion is sought after five years, this fee is waived. (Option to switch from 'Floating-to-Fixed' not available)</p>
---	---

Details of Security / Collateral obtained	Primary Security/Collateral Security**:
---	---

Personal Guarantees - from	<p>1. Mrs. APURWA RAJ</p> <p>2.</p>
----------------------------	-------------------------------------

Date on which annual outstanding balance statement will be issued	Balance statement will be issued on demand Interest Certificate (IT purposes) will be issued during the month of April
---	--

Other Core Covenants, if any	As Annexed
------------------------------	------------



(Handwritten signatures and initials)

A Apurwa Raj

Area of 228 Sq.Mt. of land out of the total extent of of Land situated at Door No. C-10, Plot No. C-10, Block No. DIWANI NYAYALAYA KARMCHARI SAHKARI AWAS SAMITI LTD ,SECTOR P-1 , GREATER NOIDA , Pincode 201310 and comprised in Survey No C-10 of SECTOR P-1 Village , GREATER NOIDA Taluk, within the Sub Registration District of SADAR GREATER NOIDA and Registration District of GAUTAM BUDHA NAGAR together with House/ Flat No owned / proposed to be purchased by NIRAJ GAUTAM with a built up area of (constructed / proposed to be constructed) at a cost of Rs.9730000/-

Engineer Valuation Report dated 02/07/2022 by PRADEEP KUMAR MITTAL, Panel Engineer valued (MV) at Rs.12900000 /- .
Legal Scrutiny Report dated 16/06/2022 by ATUL KUMAR TYAGI, Panel Advocate



[Handwritten Signature]
Branch Manager

ACCEPTED THE TERMS & CONDITIONS OF SANCTION

[Handwritten Signature]
NIRAJ GAUTAM
Applicant

Co-Applicant 1

Co-Applicant 2

Co-Applicant 3

[Handwritten Signature]
APURWA RAJ
Guarantor 1

Guarantor 2

(Applicant(s) and guarantor(s) to sign on all the pages)

Terms and Conditions

Pre-Release

1. The sanctioned limits shall be availed within the prescribed time limit from the date of communication of sanction
2. Details/documentary evidence relating to Seller namely PAN Card (duly self attested), copy of Bank passbook/statement evidencing the name of the Bank/Branch, Account No. alongwith IFSC code shall be submitted to facilitate disbursement
3. In case of outright purchase of house/site, letter authorising the Bank to collect the original sale deed directly from the Registrar's office is to be submitted before disbursal of loan
4. Home Loan will be disbursed in full in case of outright purchase/takeover. In other cases it will be disbursed in stages based on the level of progress in construction. Appropriate margin money shall be brought in either in advance or at the time of disbursal
5. The construction shall be strictly as per the sanctioned plan without any violation and it shall be the sole responsibility of the applicant to submit completion certificate, wherever applicable, from the competent authorities
6. ECS Mandate / Standing Instruction towards recovery of EMI to be given before release of loan. In addition, two postdated cheques (in CTS2010 standard format) to be submitted

Post-release

1. All EM created by deposit of title deeds / Extension of EM have to be mandatorily registered with the Central Registry which is in addition to existing legal provisions for stamping and registering of EM as per applicable local stamp/registration laws. Applicable charges to be borne by the applicant
2. Bank will have the right to inspect, at all reasonable times, the property under consideration by an officer of the Bank
3. Proof of payment of property tax up to date to be submitted immediately and once a year thereafter
4. In case of delay/default in repayment, Bank at its discretion may recall the entire advance
5. Bank reserves the right to vary the interest rates either by varying Prime Spread or Risk Spread or both .

In case of Takeover of Home Loan

1. Prospective Borrower to submit a letter requesting our Bank to repay his outstanding loan with the original lender by debit to the loan account with us
2. Letter addressed to the Bank/FI from whom the Home Loan is being taken over, requesting them to deliver the Title Deeds and other related documents if any, direct to our Bank upon receipt of the loan amount to be submitted by the prospective borrower

In case of Plot Loan

1. Construction of new house on the plot to be purchased should be commenced within the stipulated period of 2 years from the date of availing the loan. If the construction is not commenced within the maximum stipulated period, higher interest rate applicable for Ind Mortgage Loan will be charged for the delayed period after expiry of stipulated period of commencement of construction
2. Declaration undertaking to commence construction within the maximum stipulated period and agreeing to pay higher rate of interest for the delayed period of construction is to be submitted

In case of PMAY(U)- EWS- AHP-AP



[Handwritten signature]
A
[Handwritten signature]

an amount to be released based on the physical stage of the unit as per the tripartite agreement.

per G.O.MS.No.369 dated 03.07.2018, Government has exempted stamp duty charges on registration of sale deed, Mortgage deed and other documents.

- (iii) The house/flat shall be insured comprehensively for the market value covering fire, floods etc in the joint names of bank and beneficiary. Borrower has to pay the premium amount for asset insurance and the policy has to be kept renewed every year without any time gap.
- (iv) Processing charges are waived for the loans sanctioned under the Scheme.
- (v) Disbursing branch to ensure Mortgage Insurance under GMRA to be taken in respect of the applicant(s). In case, applicant request for waiver, the same may be obtained in writing and kept along with the documents.

General Terms & Conditions

- 1. Home Loans sanctioned should be for residential purpose / use and not for commercial purpose.
- 2. In addition to these terms and conditions all the facilities sanctioned shall be subjected to the Bank's rule as well as the directives issued by the RBI or any other Regulatory Authority from time to time
- 3. The bank reserves to itself the right to cancel/suspend/reduce any or all the limits sanctioned or to alter/amend/vary the terms of sanction including rate of interest at its sole discretion without assigning any reason. The consent of the borrower to this effect must be obtained and kept alongside other documents

PRE DISBURSEMENT : SPECIFIC TERMS & CONDITIONS FOR CUSTOMER

POST DISBURSEMENT : SPECIFIC TERMS & CONDITIONS FOR CUSTOMER

Notwithstanding anything contained in the documents for the advance, we reserve our right to recall the entire amount of advance together with interest and other charges or any part thereof, if the Bank apprehends or has reason to believe that the entire loan amount or part thereof has been used for any purpose other than for which it has been sanctioned.



N

A Apurwa Raj