

FINAL SANCTION LETTER

STATE BANK OF INDIA,
RASMECC GHAZIABAD,
105 NEW ARYA NAGAR,
GHAZIABAD,
GHAZIABAD,
GHAZIABAD,
UTTAR PRADESH,
PIN- 201009

To

1) **Mr. Jaiveer Singh Nagar**

Address: FLAT NO. 902, JUDGE RESIDENCY,
MODEL TOWN, GHAZIABAD,
GHAZIABAD, GHAZIABAD,
UTTAR PRADESH,
PIN- 201002

Ref. No :SBI/RACPC/
Proposal ID: 501230118024157

Date: 19/01/2023

Madam/Dear Sir,

SBI HOME LOAN- HOME LOAN

Term Loan of ₹ 63,00,000.00

Further to the Financial Sanction Letter dated 19/01/2023 issued by us, we are pleased to advise you that the loan has been sanctioned. We, therefore, request you to please execute the documents as per your 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: Sarthik Kuchiya, Mobile: 9412451227, eMail: SARTHIK.KUCHIYA@SBI.CO.IN

Assuring of our best service, we remain

Yours faithfully,



Asst. General Manager/Chief Manager/Branch Manager

Sanctioned Loan Amount	₹ 63,00,000.00
Margin Amount (%)	10%
Loan Tenure in Months (inclusive of Moratorium)	180
Moratorium in Months	0
Effective Rate of Interest (%)	8.75%
Rate Type (Floating/ Fixed)	FLOATING
External Benchmark Repo Rate	6.25%
Spread (Other than Credit Risk Premium)	2.65%
EBR (External Benchmark Repo Rate + Spread)	8.9%
Credit Risk Premium (CRP)	-0.15% (Default Credit Risk Premium: 0.10% + LTV Premium: 0.00% - Salary Account Concession: 0.00% - Female Concession: 0.00% - Approved Interest Rate Concession: 0.00%)
Discount, if any	
Concession in Int, if any (In %)	
Campaign Concession, if any (In %)	
LTV Ratio (In %)	74.12%
EMI	₹ 62,965.00

Charges Details

Description	Amt In (₹)
Consolidated Processing Fee @ 0.40 % +GST	0.00
CERSAI Charges+GST	118.00

Hunter / FCO Information Report

Remarks by Underwriter:

(Comments entered by underwriter)

SANCTIONED HOUSING LOAN PROPOSAL OF RUPEES SIXTY-THREE LAKHS ONLY
1 ENSURE NOTING OF CHARGE IN CERSAI AFTER DISBURSEMENT OF LOAN
2 ENSURE MAINTENANCE OF LOAN AS PER BANKS EXTANT INSTRUCTIONS

