

Annexure /HL-N



STATE BANK OF INDIA

BRANCH: Noida MAIN BR (05936)

Telephone No.:

Fax No. :

E mail ID :

Sbi.05936 @
SBI.CO.IN

Date: 14/03/2024

No.

Mr./Mrs./Ms Ravindra Prasad
Gupta H.No-15, Sector-14A
Noida, Gautambudhga Pin Code No.
Phone No /Mobile No.
E mail ID

Self Attached
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Dear Sir/ Madam,

'SBI-HOME LOAN' -IN PRINCIPLE APPROVAL

We

thank you for your enquiry visit to _____ (name of the property fair/promotional campaign) to avail a Home Loan. We are in principle, agreeable to grant a Home Loan as under, subject to your fulfilling eligibility and other norms governing 'SBI Home Loans'.

Loan sought: Rs. 60.00 (Rupees sixty lakh onlyonly)
(eligible loan amount will be arrived after detailed assessment after submission of the required documents)

Repayment period : 10...years EMI = Rs. 74391=00 (APPROX)

Processing fee : Rs. 5000 (Rupees five thousand + GST)

Rate of Interest* + GST

Floating Rate <u>EBR - 0.65% ≈ 8.50%</u> (For CIBIL score 750 & above). <u>as applicable time to time.</u>% below our card rate for floating rate loans applicable on the date of sanction of loan (effective rate as on date%)
Fixed Rate ** <u>- NA -</u>% below our card rate for fixed rate loans applicable on the date of sanction of loan (effective rate as on date%)

(*The rates quoted above will be valid only if the loan is sanctioned and at least a partial disbursement of the loan is made within a period of 30 days from the date of issue of this "In Principle" approval)



(** Fixed interest rate will be subject to 'force majeure' clause authorizing the Bank to change the rates in case of major volatility in interest rates at the sole discretion of the Bank and also subject to interest rate reset at the end of every years on the basis of fixed interest rates prevailing then.)

Special conditions:

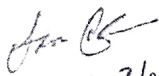
The sanction of the loan will be subject to:

1. verification of original documents in respect of proof of identity / residence/ income and property
2. legal and technical clearance and the rules of the Bank governing Home Loans , as applicable from time to time
3. Creation of valid equitable mortgage over the land /house/ flat

If the offer is acceptable to you, please sign and return copy of this letter as a token of your acceptance. Kindly contact our Branch/Marketing Executives of our Home Loan Sales Team (HLST) at the earliest (contact details overleaf) in order to complete the required formalities including pre-sanction inspection. This letter along with documents as per checklist given overleaf should be submitted to the Branch/HLST for processing the loan application.

Yours faithfully,

Terms and conditions accepted.


14/03/2024



Branch/Chief/Asst.General Manager

I declare that my Net Monthly Income/Net Annual Income is Rs.

Applicant(s)

Self Attested
