



SANCTION NOTE

STATE BANK OF INDIA, MINI RACPC-MINI RACPC (Code: 64416)

Application Summary

Sourcing Channel Reference No.	YLAPHL20242006771664
RLMS Application ID No.	501240305035161
Date of receipt of Application by Sourcing Person	28/02/2024
Loan Purpose	Purchase Of New House / Flat
Scheme	HOME LOAN

1st Applicant Details

Name	Relation with 1st Applicant	Age as on Date of Application (YY-MM)	Existing CIF No., if a
Mr. Shakir Hasan	SELF	51-07	86033295791

Residential Address Details

Address Line 1	S/O AMIR HASAN, SARAI MARDAN ALI	Address Line 2	CHAUKI SHAHDAT NEAR MASJID ABBASIYAN
Address Line 3	SAHARANPUR	Village/Town	Saharanpur/SAHAF PUR
Sub-District		District	Saharanpur
State	UTTAR PRADESH	Pin Code	247001
Country	India		

2nd Applicant Details

Name	Relation with 1st Applicant	Age as on Date of Application (YY-MM)	Existing CIF No., if a
Mrs. Reshma Khan	SPOUSE	34-00	91125014867

Residential Address Details

Address Line 1	HOUSE NO. -786/1 B, YOGENDRA PURI	Address Line 2	MUZAFFARNAGAR
Address Line 3	MUZAFFARNAGAR	Village/Town	Muzaffarnagar/MUZ FARNAGAR
Sub-District		District	Muzaffarnagar
State	UTTAR PRADESH	Pin Code	251002
Country	India		

Property Details Collateral Details

<https://rlms.sbi/assets/pdfjs/web/viewer.html?file=blob:0DB003CF-AB78-4DA2-B98B-6B6...> 4/9/2024

Property Details, Collateral Details

Property Details	
Description of Property	PLOT NO 353 BLOCK-D,PANACHE VALLEY,RISHIKESH, UTTARAKHAND, PIN-
Type of Property(Flat/Independent House/Land)	Self-Constructed/ Independent House
Selling Price/Agreement to Sale	₹ 1,15,00,000.00

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Seller/Builder Name & details
Details of Immovable Collateral

Type of Collateral	Owned By	Accepted Value
-	-	-

Details of Liquid Collateral

Nature of Specified Security(NSC/KVP/FD,etc)	Current Realizable Value	Type of Charge (Proposed)
-	-	-

Loan Amount, Interest Rate, Concession, EMI/NMI Ratio, Charges

Project Cost	₹ 1,15,00,000.00
Sanctioned Loan Amount	Loan Amount : ₹ 99,90,000.00 Pre EMI Interest : ₹ 0.00 Total Sanctioned Amt : ₹ 99,90,000.00
Margin Amount (%)	13.13%
Loan Tenure in Months (inclusive of Moratorium)	219
Moratorium in Months	0
Effective Rate of Interest (%)	9.30%
Rate Type (Floating/ Fixed)	FLOATING
External Benchmark Repo Rate (a)	6.50%
Spread (Other than Credit Risk Premium) (b)	2.65%
EBR (External Benchmark Repo Rate + Spread) (c) = (a) + (b)	9.15%
Specific Spread for Product/ Borrower	Credit Risk Premium (d) : 0.20% Women Concession (e) : 0.05% LTV Premium (f) : 0.00% Business Strategy Premium (BSP) (g) : 0.00% Business Strategy Discount (BSD) (h) : 0.00%
Effective Rate = [c+(d)-(e)+(f)+(g)-(h)]	9.30%
LTV Ratio (In %)	71.22%
EMI	₹ 94,926.00

Charges Details

Description	Amt In (₹)
Consolidated Processing Fee @ 0.40 % +GST	11,800.00

CERSAI Charges+GST	118.00
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Hunter / FCO Information Report

No Match found in National Hunter

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**Remarks by Recommending Underwriter**

Name of the Underwriter	PF Index	Remarks
NA	NA	NA

Remarks by Underwriter:

(Comments entered by underwriter)

Sanctioned a HL for Rs 99.90 Lacs for purchase of a villa.

Underwriter DIGITAL AUTHENTICATION - LOG
(This is a digitally authenticated document and does not need a signature)

Name	SandeepGupta
PF Index	4578961
Designation	Chief Manager
Date & Time of Digital Authentication	04/04/2024 16:34:37



STATE BANK OF INDIA
Branch: MINI RACPC-MINI RACPC (Code: 64416)
DIGITAL AUTHENTICATION LOG

A. Loan Details

Application ID	501240305035161
Name of Applicant(s)	Mr. Shakir Hasan Mrs. Reshma Khan
Sanctioned Loan Amount	₹ 99,90,000.00
Loan Tenure in Months (inclusive of Moratorium)	219
Moratorium in Months	0
Effective Rate of Interest (%)	9.30%

B. Authentication Log

Role	Name	PF Index	Designation	Date & Time Digital Authenticati
Processing Officer	KadhuMurmu	7249071	Deputy Manager	04/04/2024 16:07:
L&T Officer	KadhuMurmu	7249071	Deputy Manager	04/04/2024 16:04:
Underwriter	SandeepGupta	4578961	Chief Manager	04/04/2024 16:34: