

ARRANGEMENT LETTER (HOME TOP-UP LOAN)

From
State Bank of India
VIBHUTI KHAND

To,

1) Shri/Smt/Kum
Mrs.ALPANA SHUKLA S/O D/O W/O
Mr.NA
C/O SANDEEP GUPTA C53 BUTLER
PALACE, COLONY, LUCKNOW-
226001

2) Shri/Smt/Kum
Mr.SANDEEP GUPTA S/O D/O W/O
Mr.NA
37/218 C/5A, SULEM SARAY,
ALLAHABAD-211011

Date: 09 JAN 2023

Reference No.

Dear Sir/Madam.

PERSONAL SEGMENT ADVANCES:

SBI Home Top-Up Loan: ₹ 18,00,000.00

With reference to your application dated 03/01/2023, for Personal Loan under SBI Home Top-Up scheme. we hereby sanction you a SBI Home Top-Up Loan limit of Rs 18,00,000.00 (Rupees Eighteen Lakhs Only) to you on the following terms and conditions.

2. Purpose :

The loan is sanctioned to you for the purpose as stated in your application. Please note that the loan amount should not be used for speculative purposes.

3. Facility type: Term Loan / Overdraft _____ (Please strike off whichever is not applicable)

4. Interest

The effective rate of interest on the loan outstanding will be charged at the rate of 3.65% (spread) above RBI's Repo Rate which presently is 6.25% p.a as on 1st day of current calendar quarter. The present effective rate of interest being 9.25% p. a calculated on daily balance of the loan amount at monthly rests, subject to the interest rate reset on the 1st day of every calendar quarter, on the basis of the prevailing RBI Repo Rate. The spread is sum of Credit Risk Premium of 0.5% and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when borrower's credit assessment undergo change. Also, other cost including operating cost can be altered periodically at Bank's discretion.

The Bank has the option to reduce or increase the EMI or extend the repayment period or both

Alpana Shukla

[Signature]

SANCTION LETTER

**STATE BANK OF INDIA
VIBHUTI KHAND**

To

1) Shri/Smt/Kum
Mrs. ALPANA SHUKLA S/O D/O W/O Mr.NA
C/O SANDEEP GUPTA C53 BUTLER PALACE, COLONY, LUCKNOW-226001

2) Shri/Smt/Kum
Mr. SANDEEP GUPTA S/O D/O W/O Mr.NA
37/218 C/5A, SULEM SARAY, ALLAHABAD-211011

RACPC / PL /

Date:07-01-2023

Dear Sir/Madam,

**PERSONAL SEGMENT ADVANCES
PERSONAL LOAN - SBI Home Top Up Term Loan**

Mrs. ALPANA SHUKLA S/O D/O W/O Mr.NA

Mr. SANDEEP GUPTA S/O D/O W/O Mr.NA

MEDIUM TERM LOAN OF ₹18,00,000.00

With reference to your application dated **03/01/2023** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **VIBHUTI KHAND** 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



Alpina Shukla

[Handwritten signature]