

**SANCTION NOTE**

**STATE BANK OF INDIA, RACPC-RACPC 2 BHOPAL-AMT001 (Code: 61070AMT001)**

**Application Summary**

Sourcing Channel Reference No.	YLAPHL202212001656383
RLMS Application ID No.	501221219015950
Date of receipt of Application by Sourcing Person	19/12/2022
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 any
Ms. Garima Saxena	SELF	29-08	88695660392

**Residential Address Details**

Address Line 1	B 718 ANAND NAGAR NEAR BAHODAPUR	Address Line 2	GWALIOR
Address Line 3	GWALIOR	Village/Town	GWALIOR/GWALIOR
Sub-District		District	Gwalior
State	MADHYA PRADESH	Pin Code	474012
Country	India		

**Property Details, Collateral Details**

**Property Details**

Description of Property	FLAT NO 05 TYPE B 5 BLOCK A ,SAGAR PEARL PHASE II,BHOPAL, MADHYA PRADESH, PIN-462030
Type of Property(Flat/Independent House/Land)	Builder Tie-Up
Selling Price/Agreement to Sale	₹ 17,65,000.00
Seller/Builder Name & details	AGRAWAL CONSTRUCTIONS

**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	₹ 17,65,000.00
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Consolidated Processing Fee	0.00
CERSAI Charges	N.A
Hunter / FCO Information Report	

Remarks by Underwriter:  
(Comments entered by underwriter)

**Signature of Underwriter**

Name

PF Index

State Bank of India

Date



Harshesh Meshram

6077595

RACPC-RACPC 2 BHOPAL-  
AMT001(61070AMT001)

**FINAL SANCTION LETTER**

STATE BANK OF INDIA,  
RACPC 2 BHOPAL,  
CHINARR IN CUBE BUSINESS CENTRE,  
GROUND FLOOR CHINAR FORTUNE  
CITY,  
HOSHANGABAD ROAD,  
BHOPAL,  
MADHYA PRADESH,  
PIN- 462026

To

1) **Ms. Garima Saxena**

**Address:** B 718 ANAND NAGAR NEAR BAHODAPUR,  
GWALIOR, GWALIOR,  
GWALIOR, GWALIOR,  
MADHYA PRADESH,  
PIN- 474012

Ref. No.: SBI/RACPC/  
Proposal ID: **501221219015950**

Date: 26/12/2022

Madam/Dear Sir,

**SBI HOME LOAN- HOME LOAN**

Term Loan of ₹ **15,88,000.00**

Further to the Financial Sanction Letter dated 23/12/2022 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 date 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: Gitesh Munjewar, Mobile: 9589594399, eMail: GITESH.MUNJEWAR@SBI.CO.IN**

Assuring of our best service, we remain.

Yours faithfully,

  
Asst. General Manager/Chief Manager/Branch Manager

Sanctioned Loan Amount	₹ 15,88,000.00
Margin Amount (%)	10.03%
Loan Tenure in Months (inclusive of Moratorium)	240
Moratorium in Months	0
Effective Rate of Interest (%)	9.25%
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)	0.35%
	(Default Credit Risk Premium: 0.30% + LTV Premium: 0.10% - Salary Account Concession: 0.00% - Female Concession: 0.05% - Approved Interest Rate Concession: 0.00%)

Discount, if any	
Concession in Int, if any (In %)	
Campaign Concession, if any (In %)	
LTV Ratio (In %)	89.97%
EMI	₹ 14,544.00

**Charges Details**

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

**FOR SURAKSHA LOAN**

**Eligibility Criteria, Interest Rate, Concession, EMI/NMI Ratio, Charges**

**Eligibility Criteria**

Sanctioned Loan Amount	₹ 28,000.00
Margin Amount (%)	NIL
Moratorium in Months	NIL
Effective Rate of Interest (%)	9.25%
Max. EMI for Proposed Loan (In ₹)	₹ 256.00

**Charges Details**

Description	Amt in (₹)
Type	Unsecured Loan