

HOME LOAN IN-PRINCIPLE SANCTION

Date: 29.02.2024

IBHL/2023-24/FEB/29

Mr. Abhishek Sinha s/o Tej Narain Sinha (Applicant)  
Add- J-12 Judges compound, circuit house colony, Bareilly, U.P.,  
243001

Dear Sir/Madam,

Ref: Your request for Home Loan (Resident)

We are pleased to accord our in-principle sanction of Home Loan of Rs.30,00,000/- (Rupees Thirty Lakh only) on the basis of the information given by you. Please submit the following details to facilitate due processing of your request towards according our regular sanction to be followed by Home Loan disbursement.

1	<b><u>Bank Related</u></b> <ul style="list-style-type: none"><li>➤ Application in Bank's prescribed format</li><li>➤ Assets &amp; Liabilities Statement</li></ul>
2	<b><u>KYC Related</u></b> <ul style="list-style-type: none"><li>➤ Proof of Identify / Residence (Passport/Driving License/Voter ID/ Aadhaar Card/Telephone Bill, etc)</li><li>➤ PAN copy</li></ul>
3	<b><u>Employment/Income Related</u></b> <ul style="list-style-type: none"><li>➤ Proof of Employment and Salary Certificate/Slips for latest 6 months for self.</li><li>➤ Income Tax Assessment order/Income Tax Return/Form 16 (for the last 3 years)</li><li>➤ Statement of Bank account for the last 12 months, where the salary is credited/operative account is maintained</li></ul>
4	<b><u>Property Related</u></b> <ul style="list-style-type: none"><li>➤ Original Sale Agreement/Construction Agreement/Sale Deed wherever applicable.</li></ul>



	<ul style="list-style-type: none"><li>➤ Parent Documents for 13 years if originals are available for perusal. If not, Certified Copies of Parent Documents for 30 years.</li><li>➤ Latest Tax Paid Receipt and Encumbrance Certificate for the latest 13 years</li><li>➤ Approved Plan/Building Permit/Planning Permit along with Covering Letter issued by competent authority and payment receipt made towards the approval</li></ul>
5.	<b><u>Cibil Report</u></b> <ul style="list-style-type: none"><li>➤ In principle sanction is subjected to satisfactory of Cibil Report/EXPERIAN Report</li></ul>

If the number of dwelling units owned by the family is more than two, the proposal will be considered under Home Loan(CRE) which would attract additional Rate of Interest. This is just an in principle sanction and the same should not be construed as a commitment on the part of the Bank to sanction the facilities. The actual sanction will be considered on merits based on the guidelines of the Bank. The Bank reserves its right to decline the proposal if found ineligible after a detailed appraisal.

For INDIAN BANK



A large, stylized handwritten signature in black ink, written on a white rectangular background. The signature appears to be 'Asim' followed by a flourish.