



BIRATI
1008, M. B. ROAD,
FIRST FLOOR, SUKRITI APARTMENT
BIRATI
BIRATI
NORTH 24 PARGANAS, WEST BENGAL, PIN-700051

Phone No : 03325144620
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Mrs. Priyanka Sharma

4 No Shitala Mandir, Birati, North 24 Parganas PIN 700051

Dear Sir/Madam,

Branch Reference No. HLB4560181 & Date 25/6/2024

We are glad to accord our sanction as follows:

Home Loan	
Sanction Letter-cum-Key Fact Statement	
Sanction No. HLB4560181/2022-23	
Date :27/6/2024	

Branch	BIRATI
Name of the Borrower(s)	Mrs. Priyanka Sharma, Mr. Niranjana Sharma, ,
Type of Loan	HOME LOAN -RESIDENT-PURCHASE OF FLAT UNDER CONSTRUCTION
Purpose	PURCHASE OF FLAT UNDER CONSTRUCTION

Loan Amount (in Rs.)	**Rate of Interest (%)	Variable / Fixed*	Compounding periodicity	Margin (%)	LTV (%)
2295000	8.40	Variable	Monthly	10.01	89.99

** REPO Rate 6.50 % plus Prime Spread 0.00 % plus Risk Spread 1.90 %
Interest rate applicable as per the REPO rate prevailing in CBS on the date of opening of Loan account

RUPEES TWENTY-TWO LAKHS NINETY-FIVE THOUSAND ONLY

*If Fixed ROI, periodicity of Reset		Next Reset Due on	
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Repayment Terms:

Loan Term	Holiday Period *	Repayment
264 months	0 months from the date of availment	264 months by way of EMI

* Wherever holiday period is permitted, Interest to be serviced during the holiday period as and when debited

EMI Amount (Rs.)	EMI Starts From	Due Date
19093.00	**	Payable on or before 7th of every month

** 1)Next month from the date of availment - for loan without holiday period
2)Next month from the completion of holiday period of 0 months or completion of construction,
whichever is earlier -for loan with holiday period

Facility	Limit (Rs)	Margin (%)	*Rate of Interest (%)	Repayment
Non Priority -Term Loan GMRA Premium\$	50189	NIL	10.00	60 EMIs of Rs. 1006 /- each

* REPO Rate 6.50% plus Prime Spread 2.7 % plus Risk Spread 0.80% for women & 0.95 % for others

\$ Group Mortgage Redemption Assurance Scheme (GMRA)

Optional Loan for payment of Single Premium towards Group Insurance Policy covering the life of the borrowers. The insurance cover is on diminishing basis, based on the repayment schedule of loan account.

Mode of communication of changes in interest rates	Changes will be ported in Bank's website and displayed in Branch Notice Board
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Fee Payable

On Application	Processing Charges: Currently 0 % Subject to Maximum of Rs. 0 CIC Report Charges: Currently Rs.30/- per report - subject to revision Actual Cost of Legal Scrutiny Report (LSR) & Engineer's Valuation Report (EVR)* (* Two LSR & EVR insisted beyond threshold limit)
At the time of availing the loan	<ul style="list-style-type: none"> ➤ EM Charges : NIL - for Home Loans ➤ Cost of Registration of EM / MODTD - wherever applicable ➤ CERSAI Charges - For Loans upto Rs.5.00 lakhs - Rs.50/- + ST and for Loans above Rs.5.00 lakhs Rs.100/- + ST
During the term of the loan	<ul style="list-style-type: none"> ➤ Actual Charges for obtention of Certificate of Genuineness of Title Deeds ➤ Actual charges for Engineer's Report on: level of progress / completion ➤ Building Insurance Charges - covering the loan period ➤ Inspection Charges (annually) ➤ Encumbrance Certificate charges (annually) ➤ Incidental charges of Rs.250/- (annually) ➤ Actual cost of fresh EVR after every three years
On foreclosure	No foreclosure charges
Penal Charges	<p>1. At the rate of 2.00% per annum plus applicable GST for the period of default, in the event of default in payment of interest/installment on the respective due dates</p> <p>2. At the rate of 1.00% per annum on loan outstanding for non-compliance with any of the material terms and conditions of Sanction for the period of non-compliance plus applicable GST</p>
Fee Refundable if loan not sanctioned / disbursed	NIL
Conversion charges - for switching from floating to fixed interest and vice-versa	Conversion from "Fixed-to-Floating" is available as one-time option - after a minimum period of three years Charge: One-time fee @ 1% on the balance outstanding on the date of conversion. If conversion is sought after five years, this fee is waived. (Option to switch from 'Floating-to-Fixed' not available)
Details of Security / Collateral obtained	Primary Security/Collateral Security**:
Personal Guarantees - from	1. 2.

Date on which annual outstanding balance statement will be issued	Balance statement will be issued on demand Interest Certificate (IT purposes) will be issued during the month of April
Other Core Covenants, if any	As Annexed

**EM of 3591 Sq.Ft. of UDS of land out of the total extent of 3590.50 Sq.Ft. of UDS of land of Land situated at Door No. Hldg no.146(187, Plot No. 118, 118/1119, Block No. Mahajati 3, Mahajatinagar, Ward no. 15, PS Airport, Pincode 700051 and comprised in Survey No RS no. 121 of Mouza Gouripur Village, North Dum Dum Municipality Taluk, within the Sub Registration District of Bidhannagar and Registration District of North 24 Parganas together with House/ Flat No 2C owned / proposed to be purchased by Priyanka Sharma & Niranjana Sharma with a built up area of 825 Sq.Ft. (constructed / proposed to be constructed) at a cost of Rs.2550360/-

Engineer Valuation Report dated 24/06/2024 by Ananta Rup Mitra, Panel Engineer valued (MV) at Rs.2846250 /- . Legal Scrutiny Report dated 13/06/2024 by Soumitra Bhattacharya, Panel Advocate

Branch Manager

ACCEPTED THE TERMS & CONDITIONS OF SANCTION

Priyanka Sharma
Applicant

Niranjana Sharma
Co-Applicant 1

Co-Applicant 2

Co-Applicant 3

Guarantor 1

Guarantor 2

(Applicant(s) and guarantor(s) to sign on all the pages)