



**Central Bank
of India**

CENTRAL BANK OF INDIA

BALLYG_BALLYGUNGE KOLKATA BRANCH OFFICE

**MR SANJEEV KUNAL,
H.NO480
STRT/MOHALLA-NEW POLICE LINE SHIVPURI
-834008
BIHAR**

Present Address: -

*CE-3, Salt Lake,
Kolkata. 700064*

ND 07.02.15

DEAR SIR,

REG : SANCTION OF HOUSING LOAN

With reference to your application for **HOUSING LOAN** ,We have examined your application based on the data / information submitted by you and We are pleased to inform you sanction of **HOUSING LOAN** on terms and conditions mentioned in this sanction letter.

1. Name of Borrower	MR SANJEEV KUNAL
2. Name of Co-Borrower	MRS. APARAJITA .
3. Address	H.NO480 STRT/MOHALLA-NEW POLICE LINE SHIVPURI -834008 BIHAR
4. Purpose	For construction/ acquiring of new or existing house/ flat at B1, UNIT NO. B1,1ST FLOOR,BLOCK-IG-04,IVY GREENS,VEDIC VILLAGE,AT-SHIKHARPUR,PO- BAGU,PS-RAJARHAT,KOLKATA- -700135, , KOLKATA 700135
5. Cost of House/ Flat/ Plot	Rs. 3220000.00
6. Margin/ Own Contribution	Rs. 644000.00
7. Loan Amount Sanctioned	Rs. 2576000.00
8. Processing Charges	0.00 % of loan amount Rs. 0.00 + Service Taxes
9. Rate of Interest	10.25 + 0 = 10.25 Floating rate of interest where interest changes (increases or decreases) depending on changes as decided by the Bank. The EMI shall remain same during loan period but tenor of loan shall vary according to changed in ROI.
10. Repayment	1. Holiday Period : 36 Months 2. No of EMI : 324 Months (excluding holiday period) 3. Total Loan Period : 360 Months 4. EMI Amount : Rs. 31914.00
11. Prime Security	Equitable/ Registered mortgage of the proposed property at B1, UNIT NO. B1,1ST FLOOR,BLOCK-IG-04,IVY GREENS,VEDIC VILLAGE,AT-SHIKHARPUR,PO- BAGU,PS-RAJARHAT,KOLKATA-

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	-700135, KOLKATA - 700135
12. Collateral Security	
13. Personal Guarantee of	
14. Name of Seller/ Builder/ Housing Society	
15. Address of Proposed House/ Flat	B1, UNIT NO. B1,1ST FLOOR,BLOCK-IG-04,IVY GREENS,VEDIC VILLAGE,AT-SHIKHARPUR,PO- BAGU,PS-RAJARHAT,KOLKATA--700135, KOLKATA - 700135
16. Disbursement Mode	<p>In case of loans up to Rs.20 lakhs for self construction of house and Rs.5.00 lakh for repairs / renovations / extensions / alterations, amount towards construction of the house may be credited to the your account in stages subject to satisfactory inspection by Bank Officials at each stage and submission of final certificate by Architect.</p> <p>In the case of loan amount in excess of Rs.20 lakh for construction of the House / Flat and Rs.5.00 lakh for repairs / renovations / extensions / alterations Direct disbursement to the contractor / builder shall made through DD.</p> <p>After completion of the construction, a final certificate from the Architect should be submitted within 30 days from the date of completion of the work.</p>

TERMS & CONDITIONS FOR BORROWER

1. The loan amount should be utilized for the purpose for which it is sanctioned
2. Any increase in the project cost is to be borne by you from your own sources.
3. The house must be constructed as per sanctioned plan and for residential purpose only. After the construction is completed, you have to produce an affidavit-cum-undertaking that the built up property has been constructed as per the sanctioned plan and/or building bye-laws , otherwise the bank has authority to recall the entire loan with interest, cost and other usual bank charges.
4. An architect appointed by the bank must also certify before disbursement of the loan that the built up property is strictly as per sanctioned plan and/or building bye-laws and the fees payable to the Architect will be borne by you.
5. Payment should be directly made to the seller/ builder by crossed demand draft/bankers cheque
6. Before disbursement of the loan you have to submit all the originals of the documents as mentioned in LSR and held by you/vendor,without which no disbursement will be made.
7. Equitable mortgage is to be registered with the concerned sub-registrar office wherever required at your cost.
8. The house will be inspected by any authorized bank official/auditor when ever required by the bank.
9. As the rate of interest stipulated is of floating in nature, the rate of interest (ROI) will be automatically changed as per rates announced from time to time whether change is in base rate or spread or both. The EMI shall remain same during loan period but tenor of loan shall vary according to change in rate of Interest. Changes in rate of interest will be notified in the banks website / notice board of the branch .
10. You have to submit the original sale deed to us if received by you directly for creation of mortgage at our end to secure this loan.You have to produce an affidavit to this effect to us.
11. House / flat / property financed will be adequately insured with bank clause at your cost preferably through BANCASSURANCE.

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margin will have to be brought in by you at every stage of disbursement.
We to submit the bills / invoices for our record in addition to certificate from architect / Chartered Accountant.

EMI is tentative and it will be finalized after full disbursement of loan.

कृते सेन्ट्रल बैंक ऑफ इंडिया,
For CENTRAL BANK OF INDIA

बरिष्ठ प्रबन्धक / Senior Manager
बालिगंज शाखा / Ballygunge Branch,
कोलकाता-29 / Kolkata-29