

बैंक ऑफ इंडिया

रिटेल कारोबार केन्द्र मुंबई दक्षिण अंचल,
पहली मंजिल, 70-80, महात्मा गांधी मार्ग,
फोर्ट, मुंबई - 400 001.

टेली : 2261 9257 / 2264 1956

फैक्स : 2261 7049

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बैंक ऑफ इंडिया
Bank of India

BOI



BANK OF INDIA

Retail Business Centre Mumbai South Zone

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Fort, Mumbai - 400 001.

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Finance Prudential
Kalbadevi

Ref. No: RBCMSZ/SW/24-25/87

DT: 11.03.2025

To,

Mr. Debajit Choudhury,

Mrs. Mousumi Hatimuria

A-503, Ambika Heritage,

Plot no. 01, Sector 1, Kharghar,

Navi Mumbai, Maharashtra-410210.

Dear Sir,

WITHOUT PREJUDICE

IN – PRINCIPLE APPROVAL LETTER FOR STAR HOME LOAN

With reference to your enquiry for financial assistance & based on preliminary information furnished by you, we are, in-principle, agreeable to consider Approval of Home Loan of ₹1,88,00,000/- to you on the broad terms & conditions of the Bank's Home Loan Scheme. The Approval of the loan shall be subject to completion of various formalities/documentation as per Bank's extant guidelines. Formal Sanction letter upon Approval of the loan, stating the major terms & conditions of the loan would be issued to you on receipt of all requisite papers/details/clearances to the satisfaction of the Bank.

Amount of Loan: Star Home Loan: ₹ 1,88,00,000/- (Rupees One Crore Eighty Eight Lakhs Only)

Subject to:

- Minimum margin of 25% (Quantum of Loan above Rs. 75 lakhs) on Pure cost of the property excluding registration & stamp duty.**
- Maximum loan amount shall be restricted to the LTV ratio as prescribed by RBI, calculated on the lower of (i) & (ii) of the following:**

Home Loan Amount	i. agreement to Sale Value	ii. Realizable Value
Up to Rs.30.00 Lakhs	=<90%	=<90%
Above Rs.30.00 Lakhs and up to Rs.75.00 Lakhs		=<80%
Above Rs.75.00 Lakhs and up to Rs.7.50 Cr		=<75%



Classification: Confidential Sub-Classification: Private and Confidential

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प्रधान कार्यालय : स्टार हाऊस, सी-5, "जी" ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई-400 051.
Head Office : Star House, C-5, "G" Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400 051.

c) Future life of the proposed property to be minimum 1.5 times of repayment period.

Rate of Interest : Floating, current rate being RBLR (9.10%) + CRP 0.00% less BSD (0.95%) i.e = 8.15%p.a (with CIBIL score 841)

Tenure & Repayment: 300 Months of ₹ 146974/-

1. The in-principle Approval is valid for 30 days from the date of this letter for completion of all pre-Approval formalities, after expiry of which period this in-principle Approval shall lapse automatically. As the Approval is subject to evaluation of your request from credit angle and also the legal and technical clearances, you are requested to contact us, well in time, and furnish the requisite details and documents including in respect of the properties offered as security in order to complete requisite pre-Approval related formalities within the stipulated 30 days mentioned above.
2. **This In-Principle is subject to the applicants satisfying all the norms of Star Home Loan Scheme.**
3. This in-principle Approval letter is being issued at your specific request and this should not be treated as Sanction of the Loan.
4. This in-principle Approval shall stand automatically eliminated/cancelled in the event it is seen that any misleading or incorrect information is provided by you to Bank.
5. Creation of valid equitable mortgage over the land/house/flat to be purchase out of bank finance.
6. CRE will be applicable if applicants already having 2 and above houses in his/her name. Additional 0.50% ROI will be applicable.



For Bank of India


Authorized Signatory

I/We are fully aware that the in-principle Approval does not entitle me/us for any claim on the Bank in the event of the loan, for any reason, not materializing & the final Approval would be

Subject to:

- 1) I/We being eligible for finance under the Bank's scheme.
- 2) Verification and acceptability of the relevant details/papers/documents furnished by me/us.
- 3) Evaluation of our/my request from credit angle by the Bank
- 4) Title of the properties offered as security is found to be clear and marketable and free of encumbrances to the satisfaction of the Bank for creation of valid equitable mortgage over the flat/property.
- 5) Approval would be subject to receipt of satisfactory verification of employment and Banker's opinion (status) report.
- 6) This In-Principle is subject to approval of deviation (if any) from the competent Authority.
- 7) The Bank will have a sole discretion to reject/reduce the loan amount or change the Rate of Interest without assigning any reason there for.
- 8) I/We comply with all other terms of Approval of Bank.

ACCEPTED

Signature:

Mr. Debajit Choudhury

Mrs. Mousumi Hatimuria