

# Bharat National Bank

Green Valley Branch, New Delhi 110075

Tel: 011-2345-6789 | Email: greenvally@bharatnationalbank.in

**Date:** 29 May 2025

**Ref:** BNB/HL/2025/0123

To,

**Mr. Rajat Sharma**

12-B, Green Valley Enclave

New Delhi 110075

**Subject:** Home Loan Sanction Letter

Dear Mr. Sharma,

We are pleased to inform you that **Bharat National Bank** has sanctioned a **Home Loan** as per the following details:

## Loan Details

Particulars	Details
Applicant Name	Mr. Rajat Sharma
Loan Amount Sanctioned	65,00,000
Loan Purpose	Purchase of Residential Apartment
Interest Rate	8.40% per annum (Floating)
Loan Tenure	20 years
Monthly EMI	56,828
Processing Fee	15,000 (exclusive of GST)
Type of Security	Equitable Mortgage + Personal Guarantor

## Key Terms & Conditions

- **Disbursement:** In stages, linked to construction progress.
- **Insurance:** Property to be insured against fire and other perils with banks interest noted.
- **Prepayment Charges:** NIL for individual borrowers under floating interest rates.
- **Document Verification:** Subject to legal, technical, and financial due diligence.
- **Validity:** This sanction is valid for **3 months** from the date of issuance.
- **Other Charges:** Stamp duty, registration, insurance, and taxes to be borne by the borrower.

Please note, this sanction does not constitute a final disbursal commitment. Disbursal is subject to satisfactory compliance with all terms, signing of the loan agreement, and submission of requisite documents including original property title papers.

Kindly visit our branch to accept the terms, sign the necessary documents, and proceed with disbursement formalities.

For any further assistance, feel free to reach out:

**Mr. Rakesh Malhotra**

Branch Manager Green Valley Branch

+91-9898989898

rm.malhotra@bharatnationalbank.in

Warm regards,

**For Bharat National Bank**

**Rakesh Malhotra**

Branch Manager