

SMS:DMR-I:2016

22<sup>nd</sup> March, 2016

Sh. CA R.C. Agarwal  
C/o Central Government Employees Welfare Housing Organisation,  
6<sup>th</sup> floor, A Wing, Janpath Bhawan,  
Janpath, New Delhi 110 001

Dear Sir,

**Re: Approval for Housing Loans**

We refer to our meeting in the captioned subject and pleased to inform you that we are delightful to provide Housing Loan to your members in your esteem project at Greater NOIDA Scheme at Plot No.7, Sector P-4, Greater NOIDA. Key parameters of our scheme are as under;

S.No.	Parameter	Terms
1	Rate of Interest	At Base Rate i.e. 9.65% for any amount and any tenure
2	Maximum Period	30 years
3	Margin	<ul style="list-style-type: none"><li>• 10% upto 30 lacs</li><li>• 20% from 30 to 75 lacs</li><li>• 25% for a loan above 75 lacs</li></ul>
4	Prepayment Penalty	No Prepayment Penalty
5	Processing Fee	*Presently 'Nil'

(\* Valid till 31.03.16, other out of pocket charges applicable)

**Major Documents required:**

- Application Form
- Passport size photo (2 each) of all applicants
- Pan Card & Residence Proof
- Statements of bank account and all existing loan account of last six months
- Form-16/ ITR of last three years and Salary slip of last -03- months
- Allotment letter/ Agreement to sale
- Receipt of payment already made

We hope that you would bestow us with maximum number of loans. For any query feel free to call;

Dr. Harsh Anand : 9717295005  
Mr. Navneet Kumar : 9717295011

Thanking you,

Yours faithfully,

*Nishant Kumar*

(Nishant Kumar)  
Chief Manager