

SMS:DMR-I:2016

18-11-2016

Sh.CA R.C.Agarwal

C/o Central Government Employees' Welfare Housing Organisation, $6^{\rm th}$ floor, A Wing, Janpath Bhawan, Janpath,

New Delhi

Dear Sir,

Re: Housing Loan Proposals

We refer to our meeting in the captioned subject and are pleased to inform you that we feel delighted to provide Housing Loan to your members in your esteem project at Greater Noida on Plot No.7, Sector P-4, Greater Noida. The key parameters of our H/L scheme are as under:-

S.No.	Parameter	Terms
1	Rate of Interest	At MCLR i.e.9.25% for any amount and any tenure
2	Maximum Period	30 years
3	Margin	10% upto 30 Lakh
		20% above 30 to 75 Lakh
		25% above 75 Lakh
4	Prepayment Penalty	No Prepayment Penalty
5	Processing Fee	*Presently 'NIL'

(*valid up 31-12-2016, other out-of-pocket charges applicable)

Major documents required:

- Application form
- Passport size photo (2 each) of all applicants
- Pan Card & Residential Proof
- Statement of bank accounts and all existing loan accounts for the last six months
- Form-16/ITR of last three years alongwith salary slips of last -3- months
- Allotment letter / Agreement to Sale
- Receipt of payments already made

We hope that you would bestow us with maximum number of loan applications.

For any query, please feel free to contact either of the followings: - Dr. Harsh Anand: 9717295005; Mr. Nitish Bhardwaj: 9560148872

Yours faithfully,

(Kumar Prabhat Ranjan) Chief Manager



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