

BO: PNB LOAN POINT - RAM - BULANSHAHAR/BHOOR,  
PATEL NAGAR,BULANSHAHAR//203001 (D. No. 911000) Email  
ID: bo9110@pnb.co.in

Ref. No: 9110000003977

Date: 30/04/2024

To,  
SHRADDHA DEVA

Add.: F 123 YAMUNAPURAM OPPOSITE LOTUS SCHOOL,  
BULANSHAHAR,  
District : BULANSHAHAR,  
City : BULANSHAHAR,  
State : UTTAR PRADESH  
Pincode : 282007

Dear Sir / Madam,

**YOUR APPLICATION FOR HL- (COMPOSITE LOAN)- FOR  
PURCHASE OF RESIDENTIAL PLOT AND CONSTRUCTION OF  
HOUSE. LOAN-SANCTION LETTER**

We are pleased to inform that we have sanctioned a HL-  
(COMPOSITE LOAN)- FOR PURCHASE OF RESIDENTIAL PLOT  
AND CONSTRUCTION OF HOUSE. Loan of Rs.9200000/- in  
your(s) favour for HL- (COMPOSITE LOAN)- FOR PURCHASE OF  
RESIDENTIAL PLOT AND CONSTRUCTION OF  
HOUSE.(Scheme) othe undermentioned terms & conditions.

<b>Sanction Terms and conditions</b>	
Name of the Borrower	MRS.SHRADDHA DEVA
Name of the Co-Borrower	Not Applicable
Name of the Guarantor	Not Applicable
Total Sanctioned Loan Amount	Rs.9200000.0/- (Ninety Two Lakhs only)  Out of Which:- For Purchase of Plot Rs. = 5500000/- For Construction of House Rs = 3700000/- For Solar Loan Amount Rs. = 0/- For Credit Insurance Premium Rs. =0/- (Out of total Credit Insurance Premium 0.00/-)

Purpose	FOR PURCHASE OF PLOT AND CONSTRUCTION THERE ON	
Type of Interest (Fixed/ Floating)	Floating	
Rate of Interest*	<p>If linked with RLLR (Floating)</p> <p>Repo Rate*: (6.50%)+ Mark-up** (2.50%) + Business Strategic Premium BSP (0.25%) + Spread (-.85%) = 8.4% p.a. at present.</p> <p>*The Change in Applicable rates will be effective from the next working day as and when RBI amends the Repo Rate. **Further, Mark-up+ BSP shall be reset after a period of 3 Years from the date of opening of the account or at such intervals as may be permissible under the RBI guidelines/regulations from time to time.</p>	
Margin	Margin Offered 5192018.00 (Actual contribution by borrower is 36.08%)	
Repayment Tenor	336 Months	
Number of EMIs	336 Months	
Amt. of EMI# Amount	Rs.71235/-	
Moratorium / Holiday Period	0 Months	
Repayment is to be commenced from	One month after the account opening date / One month after completion of moratorium period	
Upfront fee/ Processing fee	Rs.0.00	
Documentation Fee	Rs.0.00	
Concession in Process/ Upfront/Documentation Charges, if any	NA	
Other Charges	NA	
Credit Information Report Charges	Rs.236	
Security	Primary	EM OF IP SITUATED AT PLOT NO D 156 YAMUNAPURAM AWASIYA YOJNA BULANDSHAHR MEASURING AREA 264 SQ METERS HAVING BOUNDARIES NORTH:ROAD,SOUTH:H NO 151,EASTPLOT NO



		155, WEST:H NO 157
	Collateral	
	Guarantor	
Loan account to be opened at Branch		KALI (CHANDPUR) BULANDSHAR SOL-ID : 656500

#is subject to change from time to time.

**2. The above sancion is,however,subject to:**

- i) Execution of loan documents as per Bank's format & guidelines:
- ii) The ROI/EMI is subject to change from time to time;
- iii) The Most Important Terms & conditions(attached) are part & parcel of this sanction letter.

3. In case of inconsistency in terms and conditions in Sanction Letter and Loan Agreements, the terms and conditions mentioned in Sanction Letter will prevail.

4. Please convey acceptance of the terms & conditions of the sanction.

**Scheme specific terms and conditions:**

**General terms and conditions:**

