

Branch Office: LUCKNOW
Applicant: Mr. Pawan Kumar Srivastava
Mrs. Pooja Srivastava
Guarantor: MR. VARUN SRIVASTAVA
Address: J-17 JUDGE COLONY, PRATAPGARH, Pratapgarh, Uttar Pradesh-230001, India
Email: pawansrivastava@gmail.com
Date: 30-JUN-16
Ref No.: HOU/LUC/0616/296789
Version No.: 3
Contact No. 9412777426

Dear Sir/Madam,

With reference to your loan application dated 23-06-2016, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1.	Purpose of Loan	Housing Loan
2.	Loan Amount	INR 40,00,000.00 (INR Forty Lacs only)
	Insurance Premium	INR 1,00,000.00 (INR One Lac only)
	Total Loan Amount	INR 41,00,000.00 (INR Forty-One Lacs only)
3.	Repayment Term	240 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	14.35% per annum
6.	Applicable Rate of Interest *	14.35% -4.80% = 9.55% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 38,352.00 (INR Thirty-Eight Thousand Three Hundred Fifty-Two only)
8.	Processing fees receivable:	INR 2,019.40 (INR Two Thousand Nineteen and Forty Paise only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Primary-504, ORLS/RIPPLE-C/FIFTH/ Tower-Ripple-C, Omaxe Residency-3 (Waterscapes), Group Housing-3) in Omaxe Integrated Township, at Sultanpur Road Lucknow, Lucknow , Uttar Pradesh, India-227806

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
2. Loan to value shall be restricted to 80% of the lower of cost or market value of the property
3. Positive legal and technical reports vetted by respective managers
4. Repayment to be from the salary account of the applicant with SBI account number 11167832960

You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.

Customer Service Manager: Vivek Verma

Landline No: 0522 2614406

Relationship Manager: Shweta Shukla-7080805052

Branch Address: 1st Floor, Commercial Complex Shahnajaf Road, Pandit House, Lucknow-226001 Tel. 0522 2614406

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms & conditions

(Authorised Signatory)

Borrower(s) (Name / Signature)



STATEMENT OF ACCOUNT

Date : March 31, 2020

Mr./Ms./M/s Pawan Kumar Srivastava/ Mr./Ms./M/s Pooja Srivastava
J-17 JUDGE COLONY, PRATAPGARH,
Pratapgarh, Uttar Pradesh - 230001, India
Contact No. --, 9935396899

Branch : LUCKNOW
Customer ID : 910912
Loan Account Number : HOU/LUC/0616/296789
Linked Account (if any) : No Link Account
Statement for the period : 01/06/2016 to 31/03/2020
Borrower/s : Mr./Ms./M/s Pawan Kumar Srivastava, Pooja Srivastava
Property Address : 504,ORLS/RIPPLE-C/FIFTH/,TOWER-RIPPLE-C,OMAXE RESIDENCY-3 (WATERSCAPES),GROUP HOUSING-3) IN OMAXE INTEGRATED TOWNSHIP, AT SULTANPUR ROAD LUCKNOW, LUCKNOW, UTTAR PRADESH, INDIA-227806

(Amount In Rs)

Sanction date	30-Jun-16	Product	Housing Loan
Sanction loan amount	41,00,000.00	Scheme	Residential Home Purchase Loan/Floating
Disbursed Amount	29,09,587.00	Current rate type	Floating
Current instalment amount	27,434.00	Current rate of interest	9.92% p.a.
Instalment frequency	Monthly	Balance loan tenure	228 months
Sanction loan tenure	240 months	Migrated Principal (for loans prior to 1st Jun'15)	
Repayment mode	ECS	Loan status (Active/ Closed)	Active
Disbursement Type	Partly Disbursed	Subvention	N
Principal Due	0.00	Interest Due	0.00
Charges/ Fee Due as on date (Excluding Tax)	0.00	Excess Amount	8,868.74

Disbursement Details

(Amount In Rs)

Sr No.	Date of Disbursement	Beneficiary Name	Instrument Type	Instrument No.	Disbursement Amount
1	12-Jul-16	OMAXE LIMITED	CHEQUE	384242	14,46,311.0
2	12-Jul-16	ICICI LOMBARD GIC LTD	CHEQUE	384243	1,00,000.0
3	31-Mar-17	OMAXE LIMITED	CHEQUE	386073	7,63,276.0
4	05-Jun-17	OMAXE LIMITED (Disbursement Reversal)	CHEQUE	386073	-7,63,276.0
5	21-Jul-17	OMAXE LIMITED	CHEQUE	386937	7,63,276.0
6	08-Nov-17	OMAXE LIMITED (Disbursement Reversal)	CHEQUE	10057	-10,51,724.0
7	08-Nov-17	OMAXE LIMITED	CHEQUE	10057	10,51,724.0
8	20-Jun-18	Omaxe Limited	CHEQUE	12904	6,00,000.0
Total:					29,09,587.0

Current Rate of Interest

Sr No.	Date	Rate Type	PNBHFR	Margin(+/-)	Effective Rate
1	11-Feb-20	Floating	14.72%	-4.80%	9.92%

Part-Prepayment Details

Sr No.	Date of Part-Prepayment	Instrument No.	Part-Prepayment Amount
Total:			

Loan Transaction Details

(Amount In Rs)

Transaction Date	Particulars	Debit	Credit	Outstanding Amount
01/06/2016	Opening Balance		0.00	0.0
23/06/2016	Login Fees	3,000.00	0.00	3,000.0
23/06/2016	Processing Fees	7,000.00	0.00	10,000.0
12/07/2016	CHEQUE (DRE) 118612 - 2238108	0.00	9,487.00	513.0
12/07/2016	Swachh Bharat Cess on Upfront Fees	15.00	0.00	528.0
12/07/2016	Service Tax on Upfront Fees	420.00	0.00	948.0
12/07/2016	Krishi Kalyan Cess on Upfront Fees	15.00	0.00	963.0
12/07/2016	Swachh Bharat Cess on Balance Upfront Fees	26.00	0.00	989.0
12/07/2016	Service Tax on Balance Upfront Fees	741.00	0.00	1,730.0
12/07/2016	Krishi Kalyan Cess on Balance Upfront Fees	26.00	0.00	1,756.0
10/08/2016	EMI Due for August - 16	11,733.00	0.00	13,489.0
10/08/2016	CHEQUE (DRE) 205920 - 2412105	0.00	11,733.00	1,756.0
10/09/2016	EMI Due for September - 16	14,465.00	0.00	16,221.0
12/09/2016	ECS - 2573215	0.00	14,465.00	1,756.0
10/10/2016	EMI Due for October - 16	14,465.00	0.00	16,221.0
10/10/2016	ECS - 2745649	0.00	14,465.00	1,756.0
10/11/2016	EMI Due for November - 16	14,465.00	0.00	16,221.0
10/11/2016	ECS - 2968722	0.00	14,465.00	1,756.0
10/12/2016	EMI Due for December - 16	14,465.00	0.00	16,221.0
12/12/2016	ECS - 3164256	0.00	14,465.00	1,756.0
10/01/2017	EMI Due for January - 17	14,465.00	0.00	16,221.0
10/01/2017	ECS - 3328178	0.00	14,465.00	1,756.0
10/02/2017	EMI Due for February - 17	14,465.00	0.00	16,221.0
10/02/2017	ECS - 3550957	0.00	14,465.00	1,756.0
18/02/2017	NEFT 205900 - 3639774	0.00	3,420.00	-1,664.0
18/02/2017	Service Tax on Balance Upfront Fees	246.00	0.00	-1,418.0
18/02/2017	Krishi Kalyan Cess on Balance Upfront Fees	9.00	0.00	-1,409.0
18/02/2017	Swachh Bharat Cess on Balance Upfront Fees	9.00	0.00	-1,400.0
10/03/2017	EMI Due for March - 17	14,465.00	0.00	13,065.0
10/03/2017	ECS - 3812702	0.00	14,465.00	-1,400.0
10/04/2017	EMI Due for April - 17	16,462.00	0.00	15,062.0
10/04/2017	ECS - 3933490	0.00	1,997.00	13,065.0
10/04/2017	ECS - 4011168	0.00	14,465.00	-1,400.0
10/05/2017	EMI Due for May - 17	21,438.00	0.00	20,038.0
11/05/2017	ECS - 4244394	0.00	21,438.00	-1,400.0
10/06/2017	EMI Due for June - 17	17,215.00	0.00	15,815.0

Loan Transaction Details

(Amount In Rs)

Transaction Date	Particulars	Debit	Credit	Outstanding Amount
12/06/2017	ECS - 4492974	0.00	21,438.00	-5,623.0
10/07/2017	EMI Due for July - 17	12,139.00	0.00	6,516.0
10/07/2017	ECS - 4709659	0.00	12,139.00	-5,623.0
10/08/2017	EMI Due for August - 17	16,133.26	0.00	10,510.2
10/08/2017	ECS - 4900437	0.00	3,994.00	6,516.2
10/08/2017	ECS - 4947138	0.00	12,140.00	-5,623.7
10/09/2017	EMI Due for September - 17	21,408.00	0.00	15,784.2
11/09/2017	ECS - 5221021	0.00	21,408.00	-5,623.7
10/10/2017	EMI Due for October - 17	21,408.00	0.00	15,784.2
10/10/2017	ECS - 5474378	0.00	21,408.00	-5,623.7
10/11/2017	EMI Due for November - 17	18,163.00	0.00	12,539.2
10/11/2017	ECS - 5713421	0.00	21,408.00	-8,868.7
10/12/2017	EMI Due for December - 17	18,163.00	0.00	9,294.2
11/12/2017	ECS - 6056011	0.00	18,163.00	-8,868.7
10/01/2018	EMI Due for January - 18	18,163.00	0.00	9,294.2
10/01/2018	ECS - 6327441	0.00	18,163.00	-8,868.7
10/02/2018	EMI Due for February - 18	18,163.00	0.00	9,294.2
12/02/2018	ECS - 6631917	0.00	18,163.00	-8,868.7
10/03/2018	EMI Due for March - 18	18,163.00	0.00	9,294.2
12/03/2018	ECS - 7017617	0.00	18,163.00	-8,868.7
10/04/2018	EMI Due for April - 18	18,163.00	0.00	9,294.2
10/04/2018	ECS - 7202269	0.00	18,163.00	-8,868.7
10/05/2018	EMI Due for May - 18	18,638.00	0.00	9,769.2
10/05/2018	ECS - 7507579	0.00	18,638.00	-8,868.7
10/06/2018	EMI Due for June - 18	18,638.00	0.00	9,769.2
11/06/2018	ECS - 7932748	0.00	18,638.00	-8,868.7
10/07/2018	EMI Due for July - 18	21,860.00	0.00	12,991.2
10/07/2018	ECS - 8127953	0.00	3,222.00	9,769.2
10/07/2018	ECS - 8191789	0.00	18,638.00	-8,868.7
10/08/2018	EMI Due for August - 18	27,434.00	0.00	18,565.2
10/08/2018	ECS - 8595733	0.00	27,434.00	-8,868.7
10/09/2018	EMI Due for September - 18	27,434.00	0.00	18,565.2
10/09/2018	ECS - 8830226	0.00	27,434.00	-8,868.7
10/10/2018	EMI Due for October - 18	27,434.00	0.00	18,565.2
10/10/2018	ECS - 9093694	0.00	27,434.00	-8,868.7
10/11/2018	EMI Due for November - 18	27,434.00	0.00	18,565.2
12/11/2018	ECS - 9631956	0.00	27,434.00	-8,868.7
10/12/2018	EMI Due for December - 18	27,434.00	0.00	18,565.2
10/12/2018	ECS - 9973743	0.00	27,434.00	-8,868.7
10/01/2019	EMI Due for January - 19	27,434.00	0.00	18,565.2
10/01/2019	ECS - 10305735	0.00	27,434.00	-8,868.7
10/02/2019	EMI Due for February - 19	27,434.00	0.00	18,565.2

Loan Transaction Details

(Amount In Rs)

Transaction Date	Particulars	Debit	Credit	Outstanding Amount
11/02/2019	ECS - 10611349	0.00	27,434.00	-8,868.7
10/03/2019	EMI Due for March - 19	27,434.00	0.00	18,565.2
11/03/2019	ECS - 11139363	0.00	27,434.00	-8,868.7
10/04/2019	EMI Due for April - 19	27,434.00	0.00	18,565.2
10/04/2019	ECS - 11578301	0.00	27,434.00	-8,868.7
10/05/2019	EMI Due for May - 19	27,434.00	0.00	18,565.2
10/05/2019	ECS - 11948486	0.00	27,434.00	-8,868.7
10/06/2019	EMI Due for June - 19	27,434.00	0.00	18,565.2
10/06/2019	ECS - 12139368	0.00	27,434.00	-8,868.7
10/07/2019	EMI Due for July - 19	27,434.00	0.00	18,565.2
10/07/2019	ECS - 12525317	0.00	27,434.00	-8,868.7
10/08/2019	EMI Due for August - 19	27,434.00	0.00	18,565.2
12/08/2019	ECS - 13180089	0.00	27,434.00	-8,868.7
10/09/2019	EMI Due for September - 19	27,434.00	0.00	18,565.2
10/09/2019	ECS - 13621546	0.00	27,434.00	-8,868.7
10/10/2019	EMI Due for October - 19	27,434.00	0.00	18,565.2
10/10/2019	ECS - 14034038	0.00	27,434.00	-8,868.7
10/11/2019	EMI Due for November - 19	27,434.00	0.00	18,565.2
11/11/2019	ECS - 14526282	0.00	27,434.00	-8,868.7
10/12/2019	EMI Due for December - 19	27,434.00	0.00	18,565.2
10/12/2019	ECS - 14765331	0.00	27,434.00	-8,868.7
10/01/2020	EMI Due for January - 20	27,434.00	0.00	18,565.2
10/01/2020	ECS - 15156083	0.00	27,434.00	-8,868.7
10/02/2020	EMI Due for February - 20	27,434.00	0.00	18,565.2
10/02/2020	ECS - 15547130	0.00	27,434.00	-8,868.7
10/03/2020	EMI Due for March - 20	27,434.00	0.00	18,565.2
11/03/2020	ECS - 16057541	0.00	27,434.00	-8,868.7
31/03/2020	Closing Balance			-8,868.7
Total:		967,492.26	976,361.00	-8,868.7

This is a computer generated letter and therefore does not require any signature