

Branch Office: LUCKNOW
Applicant: Mr. Pawan Rai
Mrs. Priya Rai

Date: 27-OCT-18
Ref No.: HOU/LUC/1018/591958

Version No.: 3

Address: HOUSE NO B 1, RAJKIYA COLONY, DALIBAGH, Lucknow , Uttar Pradesh-226001, India
Email: RAIPK@YAHOO.COM

Contact No. 9450584866

Dear Sir/Madam,

With reference to your loan application dated 17-10-2018, 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 90,00,000.00 (INR Ninety Lakhs only)
	Insurance Premium	INR 1,00,000.00 (INR One Lakh only)
	Total Loan Amount	INR 91,00,000.00 (INR Ninety-One Lakhs only)
3.	Repayment Term	360 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	9.00% per annum
6.	Applicable Rate of Interest *	9.00% +0.15% = 9.15% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 74,205.00 (INR Seventy-Four Thousand Two Hundred Five only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	G02/39,0.0, Sector - G, Emaar Gomti Greens, Sarsanwa and Ahamamau, Pargana, Tehsil Mohan Lal Ganj, Lucknow, Uttar Pradesh, India-226001

*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. Disbursement is subject to positive legal and technical verification of property.
3. Repayment to be taken from salary account of applicant with SBI ac no - 3314
4. Loan to value restricted to 75% of cost of plot + cost of construction.
5. Subject to positive legal & technical as per PNBHFL norms.
6. All property owner to be in loan structure .
7. Disbursement for the land not to exceed 75% of loan amount sanctioned or 70% of market value of plot or 100 of cost of plot whichever ever is lower.
8. Disbursement for construction restricted to 100% of cost of construction.
9. Declaration from customer stating that "I/we hereby declare that I/we intend to construct a house on the Plot for which I am availing the loan facility on the address mentioned above within a period of 12 months from the avilment of said loan."
10. Pre-payment charges to apply as per schedule of charges
If the customer fails to commence the construction of the plot within the specified time frame of 12 months, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
11. Collection comfort to be documented.
12. HL from SBI of INR 10 lac to be closed before disbursement
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.





DISBURSEMENT LETTER

Ref. No. HOU/LUC/1018/591958
Sanction Letter Version No. 3

This is in reference to your Loan Application dated **17-10-2018** and the Sanction Letter dated **27-10-2018**, issued by us sanctioning your Loan in principle on certain terms and conditions stated therein.

Further to such sanctioning of your Loan, we hereby issue this "Disbursement Letter" which shall supersede all the definitive documents executed prior to this Disbursement Letter including the above mentioned Loan, Application and Sanction Letter on the terms and conditions appearing hereinafter.

1. **Execution Details :** Date : 29-11-2018 Place : LUCKNOW
2. **Branch :** LUCKNOW
3. **Borrower(s) :**
 - Mr. Pawan Rai; S/O / D/O / W/O Ram Nagina Rai; R/O House No B 1, Rajkiya Colony, Dalibagh, Lucknow , Uttar Pradesh-226001, India
 - Mrs. Priya Rai; S/O / D/O / W/O Pawan Rai; R/O House No B 1, Rajkiya Colony, Dalibagh, Lucknow , Uttar Pradesh-226001, India
4. **Guarantor :** NA
5. **Purpose of Loan :** Residential Plot + Construction loan
6. **Loan Amount :**
 - a Loan Amount Sanctioned: 90,00,000
 - b Insurance Premium: 1,00,000
 - c **Total Loan Amount: Rs.91,00,000 (Rupees Ninety One Lakhs only)**
7. **Repayment Term:** 360 months
8. **Rate of Interest Scheme**
Floating - @PNBHFR +0.15% = 9.15%per annum on the date of execution of the Loan Documents.
9. **PNB Housing Finance Limited Reference Rate (PNBHFR (Home Loan Salaried/SEP)-1)* :** 9.00% per annum.
10. **Equated Monthly Installment ("EMI")****
 - a. INR 74205 (INR Seventy-Four Thousand Two Hundred Five only)
 - b. Number of EMIs: 360
 - c. Due Date of the subsequent EMIs shall be payable on the same date of each month
11. **Due Date:** 10th of the month

Signature of the Borrower(s)