

To,
Mr Satendra Kumar
Principal Judge, Family Court
R/O Awas No- J 5 Naveen Nayalaya Parishar
Kannauj U.P

Date: 09.12.2020

Place: Lucknow

SUBJECT : Issuance of certificate regarding sanctioning of loan amounting to Rs.48.40 Lac against mortgaging of property House no 3, Built on Plot A2, On Khasra no 127, Vasisthpuram, 60fitRoad, Madiyaon, Jankipuram, Lucknow, Uttar Pradesh-226021, with M/s PNB Housing Finance Limited, to be purchased with financial assistance/loan from M/s PNB Housing Finance Limited

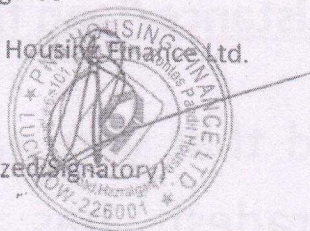
This is to certified that you namely Mr. Satendra Kumar, Principal Judge, Family Court, Kannauj, Uttar Pradesh, has appraoched us for housing loan of Rs.48.40 Lac for the purchasing of semi furnished house no 3,Built on Plot A2,On Khasra no 127 Situated at Vashishthapuram, 60 Fit Road, Jankipuram, Madiyaon, Lucknow, Uttar Pradesh, from Mrs. Babita Agarwal, Who is the owner of said property on the basis of registered in the office of Sub Registrar IV, Lucknow, in Bahi no.1, Zild No. 3427, on Pages 233-256, at Serial No.5047 on 13.06.2006.

We M/s PNB Housing Finance Ltd. Branch-Lucknow, has approved and sanctioned the said Rs.48.40 Lac which is to be disbursed in two parts i.e. Rs.20 Lakhs to be paid to Seller Mrs. Babita Agarwal against purchasing of said property, and second part of Rs.28.40 Lac to be paid to you against the head of "Fixture & Fitting" (Total Loan amount Rs.48.40 Lac). The repayment tenure of the said loan is for 20 years which is to be paid in monthly EMI. The Sanction letter to that effect has been attached with this certificate.

With Regards

For PNB Housing Finance Ltd.

(Authorized Signatory)



Branch Office: LUCKNOW
Applicant: Mr. Satendra Kumar
Mrs. Prabha Bajpai

Date: 19-OCT-20
Ref No.: HOU/LUC/1020/825151

Version No.: 2

Address: AWAS NO J 5, NAVIN AAWASIYA PARISAR, Kannauj, Uttar Pradesh-209725, India
Email: SATENDRAKUMARHDI1@GMAIL.COM

Contact No. 7376058538

Dear Sir/Madam,

With reference to your loan application dated 15-10-2020, 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 48,40,000.00 (INR Forty-Eight Lakhs Forty Thousand only)
	Insurance Premium	INR 0.00 (INR Zero only)
	Total Loan Amount	INR 48,40,000.00 (INR Forty-Eight Lakhs Forty Thousand only)
3.	Repayment Term	240 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	10.00% per annum
6.	Applicable Rate of Interest *	10.00% -1.20% = 8.80% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 42,927.00 (INR Forty-Two Thousand Nine Hundred Twenty-Seven only)
8.	Processing fees receivable:	INR 10,738.00 (INR Ten Thousand Seven Hundred Thirty-Eight only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	House no 3, Built on Plot A2, On Khasra no 127, Vasisthpuram 60 ft Road, Madiyaon, Vasisthpuram, Jankipuram, Lucknow, Lucknow, Uttar Pradesh, India-226021

*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. Legal and Technical as per PNBHFL norms.
3. Repayment from salary account (BOB Bank -A/c No 56630100003877).
4. Ownership proof to be taken.
5. All property owners to be on the loan structure.
6. Initial PF cheque to be cleared before disbursement.
7. LTV to be restricted to 80% of the market value of the property.
8. Disbursement is subject to positive residence FI of two local reference.

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: Vipul Kumar Shukla

Landline No: 0522 4936900

Relationship Manager: AYUSH TIWARI-7521999954

Branch Address: PNB Housing Finance Ltd, 1st Floor, Commercial Complex Shahnajaf Road, Pandit House, Lucknow - 226001 Tel. 0522 4936900

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

Thanking you,

Yours faithfully,

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms & conditions

Borrower(s) (Name / Signature)