

संलग्नक सं० ३



Ghar Ki Baat

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

Date: 30-JUL-21
Ref No.: HOU/LUC/0721/901022

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

Version No.: 3
Contact No. 7376058538

Dear Sir/Madam,

With reference to your loan application dated 26-07-2021, 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 2,22,500.00 (INR Two Lakhs Twenty-Two Thousand Five Hundred only)
	Total Loan Amount	INR 50,62,500.00 (INR Fifty Lakhs Sixty-Two Thousand Five Hundred 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% -1.45% = 8.55% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 44,094.00 (INR Forty-Four Thousand Ninety-Four only)
8.	Processing fees receivable:	INR 53,572.00 (INR Fifty-Three Thousand Five Hundred Seventy-Two only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	HNO 3 BUILT ON PART, OF PLOT, NO A2 KHASRA NO 127, VASISTHPURAM 60 FT, ROAD MADIYAON JANKI PURAM, LUCKNOW, 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. Autogenerated-Identity & Address proof of the seller of the property required
 3. Repayment to be taken from salaried account **7289.
 4. Subject to positive technical and legal verification.
 5. Property to be in the name of applicant/s.
 6. LTV to be restricted to 80 % of market value.
 7. Separate Affidavit cum Undertaking from each Property Owner to be taken on PNBHFL Prescribed Format confirming that the built up property/constructed property has been/will be constructed as per the sanctioned plan and/or building bye-laws.
 8. Closure/NON FOIR proof of loan of INR 1.75 lacs to be documented.
- 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)