



PLP (RAM), AYODHYA
Email- plp6707@pnb.co.in

Date: 09.11.2021

Mrs Neelima Singh
House No 202, Deepshikha Apartment,
Dev Prayag Awas Yozna, Jhalwa Prayagraj
Uttar Pradesh

Reg: In-Principal Sanction of Term Loan (Housing Loan) of Rs. 30.00 Lacs

We are pleased to inform you that, on the basis of preliminary income details and property value mentioned by you, competent authority has permitted in-principal approval of the below mentioned facility with following concessions subject to compliance of other bank's guidelines;

1	Facility	Fresh Housing Loan for Purchase of two Plot
2	Amount	Rs. 30.00 Lacs
3	Tenure	26 Years inclusive (Max. allowed Moratorium period: 3 months. Max age Upto 70 yr)
4	ROI	6.60% at present subject to change as per bank & RBI guidelines.
5	Margin	25%
6	Upfront Fee	Nil
7	Documentation Charges	Nil
8	Mortgage & other charges	As per State Govt. norms /Bank's Guidelines

You are requested to submit the following documents so that final sanction be conveyed;

- Request letter/application form.
- Self attested KYC documents of borrower & Co Borrower if any.
- Last 2 year ITR/Form 16 of Borrower & Co borrower.
- Statement of account for last one year in which salary is being credited.
- Sanction letter and statement of account of loan account availed by other bank.
- Complete chain of property document.

A PNB representative will contact you shortly to collect documents and help you further process your applications. You will get assured delivery within 6 days of document collection. Please note that this is provisional approval only and should not be constructed as loan sanction. This approval is solely based on income and a personal details declared by you in the application form and is subject to sanction based on submission of required documents followed by your acceptance of the final terms conditions as prescribed by PNB. The facility(ies) and amounts under such Facility(ies) shall be available at discretion of PNB.

Mishra Regards,
Chief Manager
PUNJAB NATIONAL BANK
PLP, RAM, Ayodhya

