

28-September-2018

Mrs. Manisha / Mr. Narendra Pal Rana

B 3, Officers Colony,
Near Pachtantra, Jhansi, Jhansi, Uttar Pradesh-284001, India

Dear Madam,

Ref.: Loan Account No. NHL/NOI/0718/558651

Welcome to the ever growing family of PNB Housing Finance Limited. We thank you for choosing us to fulfil your financial needs.

We refer to the loan sanctioned to you and subsequent documents executed by you for loan of Rs.33,12,400. Please find below details of loan disbursed.

Loan Type	Non - Housing Loan
Loan Scheme	Non Residential Premises Loan - Purchase(Floating)
Address of Financed Property	125,Ground Floor ,Gaur City Centre (Ground Floor),GAUR CITY CENTRE,Plot No.C-1-A/GH-01, Gaur City, Sector-04, NA, Near Kishan Chowk, NA, Greater Noida, Uttar Pradesh, India-201310
Sanctioned Loan Amount	Rs.33,12,400
Insurance Amount	Rs.0
Current Disbursement Date	28-09-2018
Current Disbursement Amount	Rs.16,56,000
Total Amount Disbursed till 28-09-2018	Rs.16,56,000
Type of Interest	Floating
Rate of Interest*	10.00% (9.50%+0.50%)
PNBHFR	9.50%
Instalment Amount	Rs.13,800
Tenure	180 Months
Loan Maturity Date	10-10-2033
EMI due date	10 th of every month

* Floating rate is linked with our reference rate, i.e., PNBHFR and may change from time to time as per market conditions.

Your EMI will commence from next month of final disbursement date. However, for the balance days of disbursement month, Pre-EMI interest shall be paid at simple interest rate applicable on the total loan amount disbursed from the date of disbursement till last date of the month.

In partly disbursed cases, Pre-EMI interest would be payable on total disbursement amount till the time loan is fully disbursed.

Please note that we accept payments of all dues preferably by Electronic Clearing System (ECS). In case you choose to repay loan by Post Dated Cheques (PDCs), please ensure that you replenish the PDCs at below mentioned address before the previous set of PDCs are exhausted. Any delay in repayment of dues would attract incidental charges.

The schedule of charges can be checked on our website: www.pnbhousing.com under section fair practice code. In case of change of your communication address, kindly fill up the 'Change in Contact Details' form available under download section in our website and submit the same to our under mentioned branch office address.

We value your relationship with us and assure you best of our service.

For any further assistance, please feel free to contact our customer care officer at following branch of PNB Housing Finance Limited.

Branch	: Noida
Address	: PNB Housing Finance Limited, F -4 18/19, Wave first Silver tower Plot No. 6, Block - D, SECTOR - 18, Noida-201301
Phone	: 1800 120 8800

*Self Assessed
Delayed*