

Branch Office: KALYAN
Applicant: Mr. Babu Ekanath Bhandare
Mrs. Pratima Babu Bhandare

Date: 29-AUG-20
Ref No.: HOU/KLN/0720/803376

Version No.: 14

Address: 16/02, NANDA SAWANT CHAWL, NR SAI MANDIR, SAI NAGAR, BHANDUP EAST, Mumbai,
MAHARASHTRA-400042, India

Email: xInc4u1971@gmail.com

Contact No. 8424040834

Dear Sir/Madam,

With reference to your loan application dated 14-07-2020, 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 18,50,000.00 (INR Eighteen Lakhs Fifty Thousand only)
	Insurance Premium	INR 92,500.00 (INR Ninety-Two Thousand Five Hundred only)
	Total Loan Amount	INR 19,42,500.00 (INR Nineteen Lakhs Forty-Two Thousand Five Hundred only)
3.	Repayment Term	252 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	8.40% per annum
6.	Applicable Rate of Interest *	8.40% +0.85% = 9.25% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 17,501.00 (INR Seventeen Thousand Five Hundred One 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	FLAT NO 102, PRABHA CHSL, KULGAON, Badlapur, Thane, Maharashtra, India-421503
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*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.

1. Property must be a Ready property.

1. OCR to be documented prior to disbursement.

1. Proposed property to be in PNBHFL approved project.

1. PNBHFL Loan will be restricted to 90% of COP or MV whichever is less.

1. Property to be registered in the name of applicant or jointly with co applicant.

1. Seller KYC and CIBIL to be documented before disbursement.

1. Disbursement subject to Positive Legal and Technical.

1. Repayment of loan to be taken from Salary Account through NACH mode only.

1. Disbursement subject to Positive internal checks of PNBHFL.

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.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: KUNAL PAWAR

Landline No: 0251 25478766

Relationship Manager: Atul Manohar Shinde-8452951188

Branch Address: PNB Housing Finance Ltd. Office No. 1 Third Floor, Shelar Park, Khadakpada Circle,

Kalyan (W) – 421301 Tel. 0251 25478766

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)