

Branch Office: INDORE Date: 16-DEC-20
 Applicant: Mr. Rahul Porwal Ref No.: HOU/IND/1220/842119
 Guarantor: MR. VINOD PAWAR Version No.: 2
 Address: 128 MAGAN BHAI MARKET, VASUNDHARA BIHAR, WARD NO 16 BHAWANI MANDI, TH
 PANCHPAHAR, JHALAWAR, Jhalawar, Rajasthan-326502, India
 Email: rahulporwal67@gmail.com Contact No. 7014252516

Dear Sir/Madam,

With reference to your loan application dated 11-12-2020, 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 19,00,000.00 (INR Nineteen Lakhs only)
	Insurance Premium	INR 95,000.00 (INR Ninety-Five Thousand only)
	Total Loan Amount	INR 19,95,000.00 (INR Nineteen Lakhs Ninety-Five Thousand only)
3.	Repayment Term	180 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	10.00% per annum
6.	Applicable Rate of Interest *	10.00% -1.01% = 8.99% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 20,223.00 (INR Twenty Thousand Two Hundred Twenty-Three only)
8.	Processing fees receivable:	INR 8,260.00 (INR Eight Thousand Two Hundred Sixty only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	

*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. LTV to be restricted as per PNBHFL policy norms.
 3. Security PDC & EMI Repayment through ECS from Salary Bank Account a/c no . *****15661674....Corporation Bank
 4. Internal & External verification Report to be satisfactory.
 5. Property to be registered in the Individual name of applicant Rahul Porwal Only
 6. EM to be taken.
 7. Pre-payment charges to apply as per schedule of charges.
 8. If the customer fails to commence the construction of the plot within the specified time frame of 36 months, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
 9. Declaration required from Applicant that he will be construct a house on the plot within a period of three years.
 10. The customer is required to inform about commencement/completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits.
 11. Employer Letter Head Confirms Resi and Office Details of Applicant.
 12. Local Guarantor from Indore Apart from Vinod Pawar to be on Record.
 13. Credit vidhya to be positive.
 14. Subject to Applicant Father Resides In Indore Should be taken in deal
- 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: Chetan Choudhary

Landline No: 0731 2567200

Relationship Manager: ASHISH PAL-9754789554

Branch Address: 201, 2nd floor, megapolis building,579, M G Road, Indore- 452001 Tel. 0731 2567200

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)