

Global Trust Bank

Application number: H404HHL1751976

Date : 28-12-2025

Validity : 30 days

IN-PRINCIPLE SANCTION LETTER

Dear KALA DIWAN
PAN: ADPXXXXX6A

Co-Borrower: DIYA

A. Application Details

1. Name	XXXXXX4217
2. Mobile number	XXX-XXX, BANGALORE KARNATAKA 560068
3. Address	Home Loan - BHFL
4. Loan type	FRESH PURCHASE
5. Transaction type	Rs. 800000
6. Sanction amount	180 months
7. Loan tenor	Up to Rs.1,999 (non-refundable)**
8. Mortgage Origination Fees(MOF excl. GST)	

NOTE:

- i. This letter is provisional in nature. The final Loan sanctioning is subject to Document Assessment, LTV, Technical Valuation, Legal Clearance of Property being financed and Commercial Confirmation.
- ii. The Rate of Interest for each loan is determined considering, profile of the applicant(s), tenure of relationship with the applicant(s), market reputation, Bureau check, repayment track record of the applicant(s), cost of borrowed funds, credit risk and default risk in the related business segment, historical performance of similar homogeneous clients, future potential, group strength, overall customer yield, nature and value of primary and collateral security, etc., accordingly, BHFL may charge different rate of interest to different applicant (s).For more details on interest rates please visit Company's website www.bajajhousingfinance.in.

*The offer is subject to property validation and valuation from legal and technical aspects

**The MOF will be decided at the time of loan disbursal and subject to change.

B. Features and Benefits

1. Online services	Access your Interest Certificate, Statement of Account or raise a query online Make payments against your loan through approved digital modes.
2. Prepayment and foreclosure	These charges are applicable as per company's MITC. Currently 'Nil' for Floating rate housing loan borrowers.
3. Top-up loan	Attractive Top-Up loan options (subject to credit & underwriting norms of the company)

C. Next Steps:

- Step 1:** Our team will verify your property, etc. details and draft the loan agreement

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Step 2: Our representative will bring the final agreement to your doorstep (in hardcopy) / Send Aadhar based E- Agreement for your signature

D. Sanction Condition:

Sr. No.	Sanction Condition
1	

E. Terms and Conditions

- a. This sanction letter does not contain the final details of the loan and Bajaj Housing Finance Limited (hereinafter referred to as 'BHFL' or 'Lender') reserves the right to amend any of the terms and conditions or cancel or recall the loan offer facility as per the terms & conditions more particularly stated in Loan Agreement and Most Important Terms & Conditions (MITC).
- b. The amount of the loan facility, for home loans, is arrived at, inter alia, on the assumption that the cost to be incurred by you for the dwelling unit will be estimated in your application. In the event of actual cost incurred being less, BHFL reserves the right to suitably reduce the amount of loan.
- c. All the terms and conditions mentioned in this letter are subject to the execution of the Loan agreement and other documents and writings as BHFL may specify in its prescribed format.
- d. Prepayment terms are subject to be changed in accordance with the terms of the Loan Agreement.
- e. Pre-EMI as applicable will be chargeable from the applicant(s).
- f. Insurance/VAS or third party products, are the subject matter of solicitation. The products are optional and the premium/charge as agreed by the applicant(s) on Insurance/products enrolment form may be deducted upfront from disbursed loan amount. The applicant(s) acknowledge that they may need to undergo medical tests for insurance depending upon the information furnished in the medical questionnaire and in the insurance/product enrolment form.
- g. For under-construction loan, if the subsequent tranche is not disbursed for more than 6 months from the date of previous tranche disbursement, for any reason, the loan may be re-assessed as per the prevailing underwriting norms of BHFL.
- h. **Penal Charges (Bounce Charges, Late Payment Charges and Covenant Perfection Charges) will be applicable as mentioned on the Company's website -<https://www.bajajhousingfinance.in>**
- i. This letter does not contain the final details of the loan to be provided to the applicant, and BHFL reserves the right to amend the loan amount, or any of the terms and conditions mentioned herein. BHFL also reserves the right to cancel the offer and not provide any loan.
- j. The loan to be provided to the applicant(s) will be as per the terms and conditions stated in the final sanction letter and the loan agreement.
- k. The Mortgage Origination Fees borne by the applicant(s) are non-refundable and will not be refunded even if the loan is not granted to the applicant(s).
- l. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if: (a) there are any material changes in the proposal for which this loan facility is, in principle, sanctioned; (b) any material fact concerning the applicant(s)' income, or ability to repay, or any other relevant aspect of the applicant(s)' proposal on the application for loan is suppressed, concealed or not made known to BHFL; (c) any statement made in the loan application is found to be incorrect or untrue.

- m. The loan will be provided to the applicant(s) only upon the satisfaction of the internal credit and risk parameters of BHFL, including but not limited to, underwriting, type, technical valuation, and legal clearance of the property.
- n. The applicant(s) agrees and confirms that BHFL shall not be obliged to grant and continue any credit facility, if it is apprehended that the sanction terms are not or may not be met to the satisfaction of BHFL. Further, BHFL may, absolutely and unconditionally, reduce, revoke, cancel, and/or modify any undrawn amount (in whole or part), if any, from the Sanctioned Amount at any time.
- o. BHFL reserves the right to retain the Security Documents, including the papers related to the Property offered as Security against this loan, till such time that all other exiting loans/financial facilities availed by you from BHFL and/or its Group Companies are fully repaid and closed to the satisfaction of BHFL..
- p. This offer is valid for a period of 30 days from the date hereof, and the validity may be extended at the sole discretion of BHFL subject to such terms and conditions as BHFL may specify. However, the validity of the offer will be reappraised after 30 days as per prevailing underwriting norms of BHFL and the applicant(s) are required to submit fresh documents which will be required for the reappraisal
- q. The applicant agrees that insurance, stamp duty, taxes, other duties, cess, and/or all other levies and imposts, by whatever name called, in relation to the loan shall be borne by the applicant(s) and no cash/bearer cheque has been collected from the applicant(s) with respect to the loan.
- r. The applicant(s) declare that neither the applicant(s) nor the security offered by the applicant(s) to BHFL is/will be subjected to any adverse action or risk (including litigation risk), which may prejudicially impact the interests of BHFL. Further, the applicant(s) are obliged to ensure that the security offered to BHFL shall be free from all encumbrances and litigations at all points of time till the total repayment of the entire loan amount together with applicable interest and charges.
- s. The applicant further undertakes to reimburse all such amount, mentioned under above paragraph to BHFL in the event- any such taxes, duties, etc. are paid by BHFL on behalf of the applicant(s)
- t. The loan, either in part or in full, will not be used for investment in capital markets or any other activity which is prohibited as per RBI or any illegal activity.
- u. The applicant(s) hereby undertake that in case of any updates in the documents (including but not limited to the KYC documents) submitted by me/us to BHFL at the time of availing the loan facilities and/or thereafter, the applicant(s) shall submit the updated documents with BHFL within 30 days of such update for BHFL's records.

Sign : 