



Ghar Ki Baat

30-04-2014

HOU/MUM/0414/0195

Date :

Ref. No. :

Branch Office:

Applicant :

Address :

Mumbai

Mrs. PRAGNA ARVIND BHAI KEDIA

Mr. KIRTI KEDIA

VISHWASHANTI 6TH FLOOR 30 E AZAD ROAD JU

KOLIWADA

KOLIWADA, MUMBAI, MAHARASHTRA, 400049, India

Dear Sir,

With reference to your loan application dated 30-04-2014, 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	Rs. 30,000,000 (Rupees Three Crore only)
	Insurance Premium	Rs. 200,000 (Rupees Two Lacs only)
	Total Loan Amount	Rs. 30,200,000 (Rupees Three Crore Two Lacs only)
	Repayment Term	60 Months
4.	Rate of Interest Scheme	Initially Rate of Interest will be fixed for 3 years from the date of first disbursement followed by Floating Rate of Interest in the following manner: a) 3 Years Fixed Rate of Interest: 13.25% per annum. b) Floating Rate of Interest to be applicable thereafter for the balance loan amount based on prevailing PNBHFR at that time with margin of (1.25) per annum for remaining repayment period as per terms of the loan agreement.
5.	Applicable Rate of Interest *	13.25% per annum
6.	Equated Monthly Installment ("EMI") *	Rs. 6,91,014/- per month (Rupees Six-Lacs Ninety One Thousand Fourteen only)
7.	Processing fees receivable:	Rs. 171,911 (Rupees One Lac Seventy One Thousand Nine Hundred and Eleven only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Primary: Additional, if any:

*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 to 60% of COP or MV whichever less
3. Disbursement is subject to satisfactory Legal & technical report
4. Applicant to submit the copy of the Form 26 AS of Mr. Kirti Kedia & Mrs. Pragna Kedia for current Financial year.
5. Application form & KYC of Transcon- Sheth Creators Pvt Ltd to be obtained.
6. Board Resolution & CA certified Shareholding pattern of M/s Transcon- Sheth Creators Pvt Ltd to be obtained
7. Repayment to be made from SB account of applicant through ECS
8. Applicant's residence proof at JVPD Road No 5, Vile Parle West to be obtained.
9. Applicant to submit the copy of 12 months EMI reflection of Auto loan Rs. 82 Lacs & 50 Lacs.
10. Latest Bank statement to be documented

You are requested to contact your relationship manager at the address given below to complete the necessary formalities and for execution of documents for disbursement of loan.

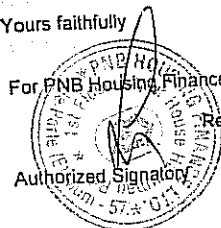
Relationship Manager: Muni Kumar-8454845297

Branch Address: 1st Floor, Kapur House, Near Mahila Sangh Hanuman Road, Vile Parle (East), Mumbai - 400057 Tel. 022-26100481 to 485

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully



For PNB Housing Finance Limited

Accepted all terms & conditions

कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गांधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Phone: 011-71109747, Email: loans@pnbhfl.com Website: www.pnbhfl.com

Borrower(s) Name / Signature

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Borrower/s (Name / Signature)