



Application number: H400HHL1600810

Date: 16-05-2025 Validity: 30 days

## IN-PRINCIPLE SANCTION LETTER

Dear BAWANAKA VAISHNAV

PAN: DIMXXXXX6C

Welcome to the Bajaj Housing Finance Limited (BHFL) family. We are pleased to inform you that we have approved your loan application as per the terms & conditions mentioned below.

#### A. Application Details

1. Name

BAWANAKA VAISHNAV

2. Mobile number

XXXXXX8360

3. Address

XXX-XXX. HYDERABAD TELANGANA 500027

6,000

4. Loan type

Home Loan - BHFL

Transaction type
 Sanction amount

FRESH PURCHASE

7 Loan tenor

Rs. 6000000\*

8. Mortgage Origination Fees(MOF excl. GST)

180 months

Up to Rs.1,999 (non-refundable)\*\*

#### 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

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

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# **BAJAJ HOUSING FINANCE LIMITED**

www.bajajhousingfinance.in

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road. Akurdi, Pune 411035, Maharashtra Corporate Identity Number (CIN): L65910PN2008PLC132228
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