

Branch Office: GHATKOPAR
Applicant: MANGESH MARUTI GACHANDE
SUPRIYA MANGESH GACHANDE

Date: 14-Jul-2026
Ref No.: HOU/GHKP/0726/5161171

Guarantor: N/A
Address: SAMRAT ASHOK NAGAR, OPP. NAVJIVAN SOCIETY, NEAR. HANUMAN MANDIR R.C. MARG, ., Mumbai, MAHARASHTRA, 400074, Mumbai, India
Email: mangesh105gachande@gmail.com
Version No.: 5
Contact No. 8286772402

Dear Sir/Madam,

With reference to your loan application dated 13-07-2026, 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, Housing
2. Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 30000 (INR Thirty Thousand Only)
Total Loan Amount	INR 1530000 (INR Fifteen Lakh Thirty Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11657 (INR Eleven Thousand Six Hundred and Fifty Seven Only)
8. Processing fees receivable:	INR 4720.00 (INR Four Thousand Seven Hundred Twenty Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO.204, 2ND FLOOR, B-WING, Kokan Darshan co op hsg soc ltd, KOKAN DARSHAN, THANE- BELAPUR ROAD, VITAWA, KALWA, NEAR SAI WAMAN PARK / VITAWA SHAMSHAN BHUMI , SURY, Thane, NEW SURYA NAGAR ROAD, Thane, MAHARASHTRA, India, 400605
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

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

SPECIAL CONDITIONS:

- OSV to be done on Salary Bank Statement of applicant
- Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
- Tenant NOC along with rent agreement and S V Proof to be documented
- Subject to clearance of Processing Fees.
- PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- 6 months Bank statement along with Opening date of Seller along with self attested KYC to be documented along with FCU on Seller KYC
- Latest Form 16 of AY 2026-27 to be documented

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.



(Signature)

S.m. Gachande

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

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