

Branch Office: KALYAN
Applicant: BISWAJIT MONDAL
BALIKA MONDAL

Date: 24-Sep-2026
Ref No.: HOU/KLN/0926/5211787

Guarantor: N/A
Address: ROOM NO. 308 3RD FLOOR, A WING, TANVI SOCIETY, .. Thane, MAHARASHTRA, 400612, India
Email: biswait.mondal.best@gmail.com

Version No.: 5
Contact No. 9768921615

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 1750000 (INR Seventeen Lakh Fifty Thousand Only)
Insurance Premium	INR 35000 (INR Thirty Five Thousand Only)
Total Loan Amount	INR 1785000 (INR Seventeen Lakh Eighty Five Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -2.85% = 10.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19511 (INR Nineteen Thousand Five Hundred and Eleven Only)
8. Processing fees receivable:	INR 19471.18 (INR Nineteen Thousand Four Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat No. 605, Floor 6th floor, Block Venus Heights, Project Venus Heights, Survey No.13 H No 8, near Aastha Omkar, Titwala Ambivli Road Belyani, Thane, Thane, MAHARASHTRA, India, 421605
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:

1. Subject to clearance of Processing Fees.
2. Repayment of loan to be taken through salary account- through NACH mode only.
3. Aug month salary slip and salary credit to be documented.
4. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.

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.

Customer Service Manager: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager:



Biswasit Mondal

बालिका मंडल

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

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

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

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