

Branch Office: THANE
Applicant: KAMASHETTI SHIVKUMAR VIDHYADHAR
SANGITA SHIVKUMAR KAMASHETTI
Date: 05-May-2026
Ref No.: HOU/THA/0426/5080724
Guarantor: N/A
Address: FLAT NO D 606 BEACH CLASSIC CHIKUWADI, SHIMPOLI GORAI ROAD MUMBAI, BORIWALI WEST, ..
Mumbai, MAHARASHTRA, 400092, Mumbai, India
Email: kamashetti@gmail.com
Version No.: 7
Contact No. 9867949984

Dear Sir/Madam,

With reference to your loan application dated 24-04-2026, 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 8000000 (INR Eighty Lakh Only)
Insurance Premium	INR 240000 (INR Two Lakh Forty Thousand Only)
Total Loan Amount	INR 8240000 (INR Eighty Two Lakh Forty Thousand Only)
3. Repayment Term	207 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 75497 (INR Seventy Five Thousand Four Hundred and Ninety Seven Only)
8. Processing fees receivable:	INR 82091.18 (INR Eighty Two Thousand Ninety One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	D 606, 6TH FLOOR, BEACH CLASSIC, BORIWALI WEST, CHIKUWADI, Thane, NEAR GORAI PUMPING STATION, MAHARASHTRA, India, 400606
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:

- Subject to clearance of Processing Fees.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Acknowledged Key Facts Statement to be taken
- Foreclosure letter & List of Documents from the lender bank to be held on record
- 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.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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: REHAN SHAIKH
Landline No: 1800 120 8800

Relationship Manager:



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

CIN: L65922DL1988PLCO33856

Branch Address: PNB Housing Finance Limited, Unit No. 204, 2nd Floor, Dev Corpora, Eastern Express Highway,
Thane West, Mumbai, Maharashtra – 400601

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 and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
KAMASHETTI SHIVKUMAR VIDHYADHAR
SANGITA SHIVKUMAR KAMASHETTI

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