

Branch Office: NAVI MUMBAI  
Applicant: VISHAL LALCHAND VIJAN  
YASH VISHAL VIJAN  
GAURAV VISHAL VIJAN

Date: 20-Aug-2026  
Ref No.: HOU/NAV/0726/5177489

Ghar Ki Baat

Guarantor: N/A  
Address: ROOM NO 10 BUILDING NO 3, NL6 PANCHARATNA CHS, NERUL, ., Thane, MAHARASHTRA, 400706, India  
Email: vishalvijan05@gmail.com

Version No.: 3

Contact No. 9892219355

Dear Sir/Madam,

With reference to your loan application dated 23-07-2026, 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 4900000 (INR Forty Nine Lakh Only)                                                                                                                         |
| Insurance Premium                       | INR 245000 (INR Two Lakh Forty Five Thousand Only)                                                                                                             |
| Total Loan Amount                       | INR 5145000 (INR Fifty One Lakh Forty Five Thousand Only)                                                                                                      |
| 3. Repayment Term                       | 204 Months                                                                                                                                                     |
| 4. Rate of Interest Scheme              | Floating                                                                                                                                                       |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                                                               |
| 6. Applicable Rate of Interest *        | 13.15% -4.55% = 8.60% per annum as on the date of execution of the loan agreement                                                                              |
| 7. Equated Monthly Instalment ("EMI") * | INR 48073 (INR Forty Eight Thousand Seventy Three Only)                                                                                                        |
| 8. Processing fees receivable:          | INR 13276.18 ( INR Thirteen Thousand Two Hundred and Seventy Six Rupees And Eighteen Paise Only)                                                               |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                          |
| 10. Security                            | FLAT NO 904, PLOT NO E 14, A WING, 9TH FLOOR, ARHAM CO OP HSG SOC LTD, KHARGHAR NAVI MUMBAI, BELPADA, Panvel, SECTOR NO 03, Raigad, MAHARASHTRA, India, 410210 |
| 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. In case of resale transaction, Seller consent letter for CIBIL check to be documented.
2. Repayment of loan to be taken from through NACH mode only.
3. Proposed property to be registered in the name of applicant and/or co-applicant-Jointly.
4. In case of resale transaction Seller KYC, Seller CIBIL and Seller Banking along with Account opening Date
5. In case of resale transaction Seller Verification to be done by FTE (ASM/ BBH) and photos to be shared
6. 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.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. OCR clearance (if applicable) to be taken before disbursement.

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: Kavita Tambe  
Landline No: 1800 120 8800

*Yash vijan*  
*Vishal*  
*Gaurav*



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