

Branch Office: THANE
Applicant: Mrs. Smita Dattaram Jadhav
Mr. Dattaram Vishnu Jadhav

Date: 29-DEC-25
Ref No.: NHL/THA/1225/1467333

Version No.: 6

Address: FLAT NO 504, AGRASEN TOWER, KOLBAD ROAD, NEAR PARTAP CINEMA, Thane,
MAHARASHTRA-400601, India
Email: dattatrayajadhav979@gmail.com
Contact No. 9869414381

Dear Sir/Madam,

With reference to your loan application dated 23-12-2025, 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	Non - Housing Loan, Business Purpose
2.	Loan Amount	INR 10,00,000.00 (INR Ten Lakhs only)
	Insurance Premium	INR 50,000.00 (INR Fifty Thousand only)
	Total Loan Amount	INR 10,50,000.00 (INR Ten Lakhs Fifty Thousand only)
3.	Repayment Term	108 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 14,500.00 (INR Fourteen Thousand Five Hundred only)
8.	Processing fees receivable:	INR 17,700.00 (INR Seventeen Thousand Seven Hundred only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	FLAT NO 702, 7TH FLOOR, C WING, AARAMBH BLDG, KOMOYO, KASARWADAVLI, Thane, Thane, Maharashtra, India-400602
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

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

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
 1. Autogenerated-Identity & Address proof of the seller of the property required
 1. End use letter to be documented prior to disbursement.
 1. OSV of KYC to be done by PNBHFC Employee.
 1. Disbursement subject to Positive Legal and Technical.
 1. Legal heirs' declaration and NOC from Legal heirs to be documented.
 1. Repayment of loan to be taken from Salary Account through NACH mode only.
 3. 3. End use declaration from the applicants to be held on record
 5. End Use letter to be documented from applicant
 8. Property being offered as collateral needs to be insured for the tenure of the loan
 10. Acknowledged Key Facts Statement to be taken.
 12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
 13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.

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: MAHESH MONDKAR

Landline No: 022 43533200

Relationship Manager: NIKHIL NITIN GAIKAR-8898217311



[Handwritten signatures]

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, Office No. 204, Second Floor, Dev Corpora, Cadbury Junction, Eastern Express Highway, Thane West, Maharashtra - 400601 Tel. 022

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)






Accepted all terms & conditions

Borrower(s) (Name / Signature)