

Branch Office: GHATKOPAR
Applicant: GAUTAM BECHARAM MALIK
SAMPA GAUTAM MALIK
SAGOTA GAUTAM MALIK
SANGITA GAUTAM MALIK

Date: 30-Sep-2026
Ref No.: HOU.GHKP 0926/5227647

Guarantor: N/A
Address: E-8 MATA VAISHNAIDEVI RAH SANGH, SUBHASH NAGAR-2, ANDHERI-EAST, .. Mumbai,
MAHARASHTRA. 400093, Mumbai, India
Email: sangitamalik56@gmail.com

Version No.: 9
Contact No. 7039487328

Dear Sir/Madam,

With reference to your loan application dated 21-09-2026, 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 2997000 (INR Twenty Nine Lakh Ninety Seven Thousand Only)
	Insurance Premium	INR 89910 (INR Eighty Nine Thousand Nine Hundred Ten Only)
	Total Loan Amount	INR 3086910 (INR Thirty Lakh Eighty Six Thousand Nine Hundred Ten 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	1- 60 Installments INR 41784 (INR Forty One Thousand Seven Hundred and Eighty Four Only) 61- 204 Installments INR 18824 (INR Eighteen Thousand Eight Hundred and Twenty Four Only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	Unit Flat No. 1203, Floor 12th Floor, Block Type 2: Wing A, Project ARZOO GREENS, S No 5 H No 2, Village Bhadwad, Bhiwandi, Thane, Thane, MAHARASHTRA, India, 421302 Unit Flat No. 206, Floor 2nd Floor, Block Type 2: Wing A, Project ARZOO GREENS, S No 5 H No 2, Village Bhadwad, Bhiwandi, Thane, Thane, MAHARASHTRA, India, 421302
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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. Subject to clearance of Processing Fees.
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. Subject to satisfactory employment 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. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. OCR clearance (if applicable) to be taken before disbursement.
9. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).

