

Branch Office: GHATKOPAR
Applicant: AAKASH RAMJEET YADAV
RADHIKA YADAV

Date: 30-Aug-2026
Ref No.: HOU/GHKP/0826/5209212

Guarantor: N/A
Address: SHIV KRIPA CHAWL, SHIVSAKTI NAGAR, KHARIGAON, , Thane, MAHARASHTRA, 400605, Thane, India
Email: prof.aakash@gmail.com
Version No.: 4
Contact No. 9405501326

Dear Sir/Madam,

With reference to your loan application dated 29-08-2026, 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 2200000 (INR Twenty Two Lakh Only)
Insurance Premium	INR 66000 (INR Sixty Six Thousand Only)
Total Loan Amount	INR 2266000 (INR Twenty Two Lakh Sixty Six Thousand Only)
3. Repayment Term	252 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 18609 (INR Eighteen Thousand Six Hundred Nine Only)
8. Processing fees receivable:	INR 21001.00 (INR Twenty One Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No.A-301, 3rd Floor, A wing, ABOLI CHS Ltd, Kalwa (West), near Hiradevi Mandir & Jari Mari Mandir, Thane, Azad Chowk, Off Kashinath Patil Marg, Thane, MAHARASHTRA, India, 400605
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. OVD Compliance to be done of applications and co applicant before disbursement
3. Seller Consent Letter to be documented
4. Positive FCU report to be documented
5. ROI approval of 8.4% to be documented
6. May, June, July month salary slip to be documented
7. Form 16 of current company of AY 2026-27 to be documented
8. PNBHFL Loan will be restricted to 90% of COP or MV whichever is less
9. Repayment of loan to be taken from Salary Account through NACH mode only.
10. Affidavit-cum-undertaking needs to be documented prior to disbursement.
11. Proposed property to be registered in the name of applicant or jointly with co app.
12. Digi locker e verification to be done for applicant and co applicant before disbursement
13. 6 months Bank statement along with Opening date of Seller along with self attested KYC to be documented along with FCU on Seller KYC
14. Seller Verification to be done by FTE (ASM/ BBH) and photos to be shared or FI to be initiated at Seller's Residence in case of resale cases
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. Acknowledged Key Facts Statement to be taken.
17. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
18. OCR clearance (if applicable) to be taken before disbursement.
19. 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.