

Branch Office: THANE
Applicant: SANDEEP JAGANNATH DESAI
JAYSHREE JAGANNATH DESAI

Date: 27-Sep-2026
Ref No.: HOU/THA/0826/5203219

Guarantor: N/A
Address: 12/181, ADARSH NAGAR CHS 2ND FLOOR B, VEER NARIMAN ROAD, CENTURY BAZAR, WORLI
MUMBAI, ., Mumbai, MAHARASHTRA, 400030, India
Email: desaisandeep303@gmail.com
Version No.: 9
Contact No. 9320110999

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 7100000 (INR Seventy One Lakh Only)
Insurance Premium	INR 213000 (INR Two Lakh Thirteen Thousand Only)
Total Loan Amount	INR 7313000 (INR Seventy Three Lakh Thirteen Thousand Only)
3. Repayment Term	144 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") *	INR 81179 (INR Eighty One Thousand One Hundred and Seventy Nine Only)
8. Processing fees receivable:	INR 82601.18 (INR Eighty Two Thousand Six Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 181, 2ND FLOOR, BUILDING NO 12 B, ADARSH NAGAR CHSL, FIRE BRIGADE OFF DR ANNE BASANT ROAD, WORALI MUMBAI, Mumbai, NEAR ADARSH NAGAR, Mumbai, MAHARASHTRA, India, 400030
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:

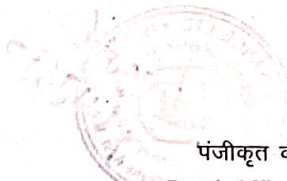
1. Subject to clearance of Processing Fees.
2. Technical approval for residual age norms to be taken
3. SSR for the property to be taken
4. Legal Heirs declaration and NOC to be taken
5. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with 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.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.

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: Suraj Narayan Mote
Landline No: 1800 120 8800

Relationship Manager:



Desai

जयजी देसाई



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

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