

Branch Office: KALYAN
Applicant: SAHIL ARUN AROTE
LALITA ARUN AROTE

Date: 17-Jul-2026
Ref No.: HOU/KLN/0726/5149877

Guarantor: N/A
Address: FLAT NO.106, 1ST FLOOR, B- WING,, BUILDING NO.09, SHIWALIK PARK,, BHADWAD VILLAGE, .. Thane.
MAHARASHTRA, 421302, India
Email: sahilarote36@gmail.com
Version No.: 4
Contact No. 8055683591

Dear Sir/Madam,

With reference to your loan application dated 03-07-2026, 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 1650000 (INR Sixteen Lakh Fifty Thousand Only)
Insurance Premium	INR 82000 (INR Eighty Two Thousand Only)
Total Loan Amount	INR 1732000 (INR Seventeen Lakh Thirty Two Thousand Only)
3. Repayment Term	360 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 13318 (INR Thirteen Thousand Three Hundred and Eighteen Only)
8. Processing fees receivable:	INR 15501.00 (INR Fifteen Thousand Five Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	
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 satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. OCR clearance (if applicable) to be taken before disbursement.
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Acknowledged Key Facts Statement to be taken.
7. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 1 Third Floor, Shelar Park, Khadakpada Circle, Kalyan (W) – 421301



Sahil

L. A. Arote

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

आयकर विभाग
INCOME TAX DEPARTMENT

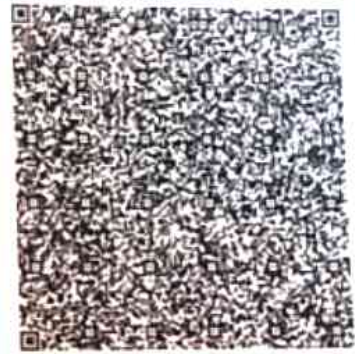


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EFYPA2589P



04092021

नाम / Name
LALITA ARUN AROTE

पिता का नाम / Father's Name
BHAURAO KONDAJI GAYKAR

जन्म की तारीख /
Date of Birth
01/01/1978

L. A. Arote
हस्ताक्षर / Signature

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
EDCPA5826D



नाम / Name
SAHIL ARUN AROTE

पिता का नाम / Father's Name
ARUN MANOHAR AROTE

जन्म की तारीख /
Date of Birth
09/10/2003

Sahil
हस्ताक्षर / Signature

03112022

इस कार्ड के खोने/पाने पर कृपया सूचित करें/लौटाएं:

आयकर पैन सेवा इकाई, एन एस डी एल
चौथी मंजिल, मंत्री स्टर्लिंग,
प्लॉट नं. 341, सर्वे नं. 997/8,
मॉडल कालोनी, दीप बंगला चौक के पास,
पुणे - 411 016.

*If this card is lost / someone's lost card is found,
please inform / return to :*

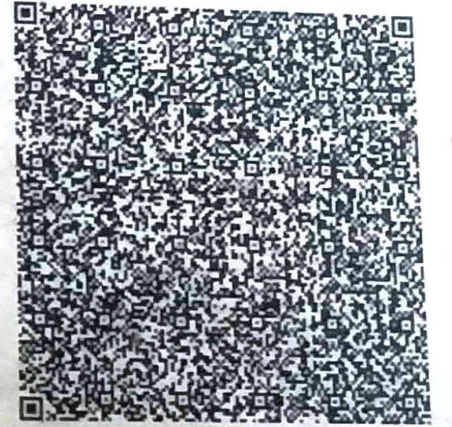
Income Tax PAN Services Unit, NSDL
4th Floor, Mantri Sterling,
Plot No. 341, Survey No. 997/8,
Model Colony, Near Deep Bungalow Chowk,
Pune - 411 016.

Tel: 91-20-2721 8080, Fax: 91-20-2721 8081
e-mail: tininfo@nsdl.co.in



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता खंडोबाची वाडी, मु\पो-ब्राम्हणवाडा
ता-अकोले, ब्राम्हणवाडा, कोतूळ, अहमदनगर,
महाराष्ट्र, 422610



Address: Khandobachi Wadi,
At\Po-Bramhanwada Tal-Akole,
Bramhanwada, Kotul, Ahmadnagar,
Maharashtra, 422610

8273 8181 2423



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WWW

www.uidai.gov.in



भारत सरकार

Government of India



ललिता अरुण आरोटे

Lalita Arun Arote

जन्म तारीख / DOB : 01/01/1978

स्त्री / Female



8273 8181 2423

माझे आधार, माझी ओळख



भारतीय विशिष्ट पहचान प्राधिकरण

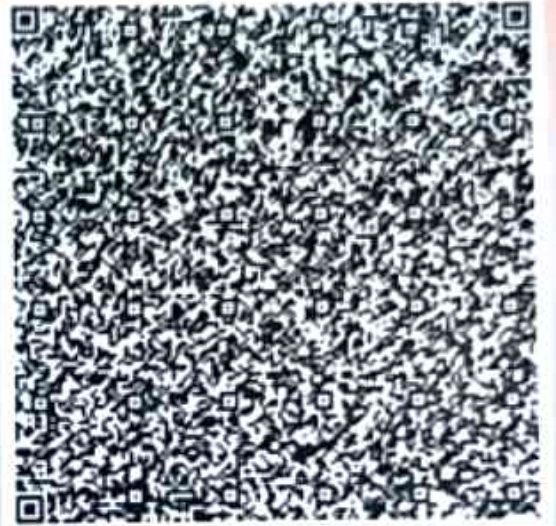
Unique Identification Authority of India



Details as on: 03/12/2025

पता:
ब्राम्हणवाडा, कोतुळ, अहमदनगर,
महाराष्ट्र - 422610

Address:
Bramhanwada, PO: Kotul, DIST: Ahmadnagar,
Maharashtra - 422610



9269 2222 2298

VID : 9122 1373 1799 9678

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भारत सरकार
Government of India



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Aadhaar no. issued: 26/01/2014



साहिल अरुण आरोटे

Sahil Arun Arote

जन्म तिथि/DOB: 09/10/2003

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफ़लाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।

**Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).**

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मेरा आधार, मेरी पहचान

