

Branch Office: KALYAN
Applicant: PRAVIN RAMESH VAISHNAV
SUREKHA VAISHNAV

Date: 15-May-2026
Ref No.: HOU/KLN/0426/5063323

Guarantor: N/A
Address: ROOM NO 6, CHWALL NO B, GANESH NAGARA PIPELINE ROAD, PISAVALI KALYAN, KALYAN, Thane, MAHARASHTRA, 421301, India
Email: pravin143vaishnav@gmail.com
Version No.: 4
Contact No. 9224880652

Dear Sir/Madam,

With reference to your loan application dated 09-04-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 200000 (INR Two Lakh Only)
Total Loan Amount	INR 4200000 (INR Forty Two Lakh 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% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 31701 (INR Thirty One Thousand Seven Hundred One Only)
8. Processing fees receivable:	INR 34151.18 (INR Thirty Four Thousand One Hundred and Fifty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 2002, 20th floor, OLD S N 91/3 NEW, AMBER ELEGANCE, THAKURLI, KANCHNGAON, Thane, THKURLI EAST, Thane, MAHARASHTRA, India, 421201
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 employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. 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.
3. Subject to clearance of Processing Fees.
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.

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: PRATHAMESH PRABHAKAR RODGE
Landline No: 1800 120 8800

Relationship Manager:

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



Handwritten signature/initials

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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

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