

Branch Office: KALYAN
Applicant: Mr. Patil Alvin Bhimrao
Mrs. Komal Alvin Patil

Date: 07-APR-26
Ref No.: NHL/KLN/0326/1502134

Version No.: 2

Address: Flat No 104 Buil No 6 Shubham Karoti, Near Gurukul School Yadav Nagar Shirgaon, Ambarnath
Badlapur, Near Gurukul School, Thane, MAHARASHTRA-421503, India

Email: PATILALVIN@HOTMAIL.COM

Contact No. 8082778228

Dear Sir/Madam,

With reference to your loan application dated 25-03-2026, 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	Non - Housing Loan, Personal use
2.	Loan Amount	INR 5,00,000.00 (INR Five Lakhs only)
	Insurance Premium	INR 25,000.00 (INR Twenty-Five Thousand only)
	Total Loan Amount	INR 5,25,000.00 (INR Five Lakhs Twenty-Five Thousand only)
3.	Repayment Term	142 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 6,170.00 (INR Six Thousand One Hundred Seventy only)
8.	Processing fees receivable:	INR 5,900.00 (INR Five Thousand Nine Hundred only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Flat No 104, 1ST FLOOR, BUILDING NO 6, Shubham Karoti Complex, Yadav Nagar, Opp Arvind Gurukul School, Badlapur E, Thane, Thane, Maharashtra, India-421503
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
3. End Use letter to be documented from applicant
5. Application Form and KYCs duly signed with OSV to be taken from co-applicant.
7. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
12. End use declaration from the applicants to be held on record
13. PSL declaration as per PNBHFL format to be held on record.
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.

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: SANTOSH PHALANE

Landline No: 0251 25478766

Relationship Manager: PRASHANT DHAS-9004096660

Branch Address: PNB Housing Finance Ltd. Office No. 1 Third Floor, Shelar Park, Khadakpada Circle, Kalyan (W) – 421301 Tel. 0251 25478766

We look forward to hearing from you and assure you best of our service always.

Thanking you,
Yours faithfully
For PNB Housing Finance Limited
(Authorised Signatory)

Accepted all terms & conditions
Borrower(s)(Name / Signature)