

Branch Office: KALYAN
Applicant: SANDEEP SHIVRAM WAPHILKAR
SAKSHI SANDEEP WAPHILKAR

Date: 31-Aug-2026
Ref No.: HOU/KLN/0826/5209289

Guarantor: N/A
Address: SIDDHIVINAY RESIDENCY FLAT 303 L WING, PHASE 2 TATA POWER KALYAN EAST, NR DESHMUKH HOMES KALYAN, ., Thane, MAHARASHTRA, 421306, Thane, India
Email: waphilkarsumit007@gmail.com
Version No.: 4
Contact No. 9004253372

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 2800000 (INR Twenty Eight Lakh Only)
Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
Total Loan Amount	INR 2920000 (INR Twenty Nine Lakh Twenty Thousand Only)
3. Repayment Term	240 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 24973 (INR Twenty Four Thousand Nine Hundred and Seventy Three Only)
8. Processing fees receivable:	INR 31861.18 (INR Thirty One Thousand Eight Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 403, 4TH FLOOR, A WING BUILDING NO 2, YASHRAJ PARADIES, KALYAN EAST, SHREE MALANGGAD ROAD, NANDIVALI, Thane, NEAR RELAX GARDEN NX BUS STTOP, Thane, MAHARASHTRA, India, 421306
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:

- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- OVD Compliance to be done of applications and co applicant before disbursement
- ROI approval of 8.50% to be documented
- Proposed property to be in APF project or NON APF approval to be documented
- Property should not be In negative area
- PNBHFL Loan will be restricted to 90% of MV.
- FTE to be done at residence and positive report to be documented
- HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
- Repayment of loan to be taken from Salary Account through NACH mode only.
- Affidavit-cum-undertaking needs to be documented prior to disbursement.
- Proposed property to be registered in the name of applicant or jointly with co app.
- Digi locker e verification to be done for applicant and co applicant before disbursement
- 6 months Bank statement along with Opening date of Seller along with self attested KYC to be documented along with FCU on Seller KYC
- 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
- Seller Consent Letter to be documented
- Positive FCU report to be documented
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan



Signature

SARSHI

Signature

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

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