

Stamp Document ID(s): PL101AG521
Stamp Sr. No.: REVENUE-STAMP-PL101AG521

Branch Office: GHATKOPAR
Applicant: PADMINI SUNIL KUMAR MENON
SUNILKUMAR MENON

Date: 18-May-2026
Ref No.: NHL/GHKP/0526/5098049

Guarantor: N/A
Address: A602, SHRI VIJAY VIHAR CHS, ORCHARD AVENUE, ., Mumbai, MAHARASHTRA, 400076, India
Email: menonsnest@gmail.com
Version No.: 3
Contact No. 9152033266

Dear Sir/Madam,

With reference to your loan application dated 14-05-2026, 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 1100000 (INR Eleven Lakh Only)
	Insurance Premium	INR 33000 (INR Thirty Three Thousand Only)
	Total Loan Amount	INR 1133000 (INR Eleven Lakh Thirty Three 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 13216 (INR Thirteen Thousand Two Hundred and Sixteen Only)
8.	Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two 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 2201, Wing 2B, 22th FLOOR., CTS no. 1C/1/1(pt) of Village Kandivali., Paradise Heights Chs Ltd., Borivali (West), SHIMPOLI, CHIKUWADI, Mumbai, MHADA COMPLEX., Mumbai, MAHARASHTRA, India, 400067
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. Subject to clearance of Processing Fees.
5. Loan to be disbursed post documentation of BT papers
6. Repayment of loan to be taken from Business Account through NACH mode only
7. End-use Letter to be documented prior to disbursement
8. Cheque to be direct favouring for closure of Top-up taken from LICHFL Sanction Amount Rs. 5,00,000/-
9. Applicant's January Salary Narration Mismatch Clarification to be documented prior to disbursement
10. Applicant's February and March Salary Slip and Reflection to be documented prior to disbursement
11. Applicant's April Salary Slip and Reflection to be documented prior to disbursement
12. All property owner to be taken into loan structure
13. End use declaration from the applicants to be held on record
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. End Use letter to be documented from applicant
16. Tenant NOC along with rent agreement and S V Proof to be documented
17. 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.
18. Acknowledged Key Facts Statement to be taken.

Signature Not Verified

Digitally signed by Padmini Sunil Kumar Menon
Date: 2026.07.30 16:29:18 IST
Reason: Agreement Executed
Location: Maharashtra

eSigned using Aadhaar
(Leegality.com -
01KYSA54E0T56WPXNFEHRP8Y
N4)
Sunil Kumar Menon

Date: Thu Jul 30 16:30:54 IST 2026