

Branch Office: KALYAN
Applicant: HRITHIK HEMANT CHAVAN
NEETA HEMANT CHAVAN

Date: 30-Sep-2026
Ref No.: NHL/KLN/0926/5224736

Guarantor: N/A
Address: B 602 WEST VIEW SOCIETY, NAUPADA THANE WEST, NAUPADA, ., Thane, MAHARASHTRA, 400602, India
Email: hrithikchavan101@gmail.com
Version No.: 4
Contact No. 9324602867

Dear Sir/Madam,

With reference to your loan application dated 17-09-2026, 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 2900000 (INR Twenty Nine Lakh Only)
Insurance Premium	INR 145000 (INR One Lakh Forty Five Thousand Only)
Total Loan Amount	INR 3045000 (INR Thirty Lakh Forty Five 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% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 28983 (INR Twenty Eight Thousand Nine Hundred and Eighty Three Only)
8. Processing fees receivable:	INR 66081.18 (INR Sixty Six Thousand Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO1, GROUND FLOOR, GROUND FLOOR, COSMIC APARTMENT, THANE, OPP SARASWATI ENGLISH SCHOOL, Thane, OPP SARASWATI ENGLISH SCHOOL, Thane, MAHARASHTRA, India, 400602
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 clearance of Processing Fees.
2. Subject to satisfactory residence 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. End Use letter to be documented from applicant
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. Registered Mortgage to be documented as per State Law
8. Vernacular Declaration if applicable to be documented
9. Legal Fees to be take
10. CRE Declaration to be taken
11. HR Mail Confirmation to be documented.
12. FTE @Resi to be documented
13. HL Loan amount of 89 Lacs (Banking reflection of applicant Sister along with salary slip) to be documented
14. Ownership proof of rented property Flat Number: 1, GF, Cosmic Apartment, Nr. SES School, Panchpakhadi, Thane 400602 Flat Number: 403, 4th Flr, Sairaj Bldg, Nr. Sanskar Tower, Panchpakhadi, Thane 400602
15. All property Owners to be on Loan structure
16. Additional SPDCs from BOM Bank A/c no. *4090
17. Repayment to be taken through NACH mode only from Applicant HDFC A/c no.* 8215.



This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on

HRithik

Nhovan

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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