

Branch Office: GHATKOPAR  
Applicant: VIJAY VISHWAKARMA  
POOJA VISHWAKARMA

Date: 23-May-2026  
Ref No.: NHL/GHKP/0526/5098761

Guarantor: N/A  
Address: ROOM 17 NAVJEEVAN JYOT SADAN CHAWL, HALAV POOL, KURLA WEST MUMBAI, ., Mumbai, MAHARASHTRA, 400070, India  
Email: 101vijay@gmail.com  
Version No.: 3  
Contact No. 8108205657

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 499999 (INR Four Lakh Ninety Nine Thousand Nine Hundred and Ninety Nine Only)                                                                                                                                                            |
| Insurance Premium                       | INR 0 (INR )                                                                                                                                                                                                                                 |
| Total Loan Amount                       | INR 499999 (INR Four Lakh Ninety Nine Thousand Nine Hundred and Ninety Nine Only)                                                                                                                                                            |
| 3. Repayment Term                       | 180 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 5222 (INR Five Thousand Two Hundred and Twenty Two Only)                                                                                                                                                                                 |
| 8. Processing fees receivable:          | INR 5901.18 ( INR Five Thousand Nine Hundred One Rupees And Eighteen Paisa Only)                                                                                                                                                             |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                                                                                        |
| 10. Security                            | FLAT NO. 704, 7TH FLOOR, BUILDING NO.11, CTS. NO. 356 (PT. OF VILLAGE HARIYALI., SHRADDHA PRIVILEGE, VIKHROLI EAST, AATMARAM SURVE MARG, KANNAMWAR NAGAR I, Mumbai, NEAR SWASTIK TULIP / ADI AROGYAM HOSPITAL, ., MAHARASHTRA, India, 400083 |
| 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. Ownership proof of rental income considered (Rs. 29k considered) to be documented.
3. Repayment of loan to be taken from Salary Account through NACH mode only.
4. Disbursement subject to Positive Legal and Technical.
5. OSV of KYC to be done by PNBHFC Employee.
6. End use letter to be documented prior to disbursement.
7. Direct favouring towards closure of PL of Rs. 5,00,000 (sanction date – 26-08-2024).
8. End use declaration from the applicants to be held on record
9. Acknowledged Key Facts Statement to be taken.
10. End Use letter to be documented from applicant
11. Property being offered as collateral needs to be insured for the tenure of the 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: No Sales Manager  
Landline No: 1800 120 8800



*Vishwama* *Pooja*

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](mailto:customercare@pnbhousing.com), Website: [www.pnbhousing.com](http://www.pnbhousing.com)

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