

Branch Office: KALYAN
Applicant: RAMDAS TRIMBAK THANGE
SACHIN RAMDAS THANGE

Date: 31-Jul-2026
Ref No.: HOU/KLN/0726/5183251

Guarantor: N/A
Address: ROOM NO 11 POTE CHAWL-2 KOLSEWADI, BEHIND VIKAS APARTMENT, OLD JANTA BANK ROAD
KATEMANIVALI KALYAN, ., Thane, MAHARASHTRA, 421306, Thane, India
Email: ramdas.thange@gmail.com
Version No.: 5
Contact No. 9619376907

Dear Sir/Madam,

With reference to your loan application dated 31-07-2026, 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 4191900 (INR Forty One Lakh Ninety One Thousand Nine Hundred Only)
Insurance Premium	INR 209000 (INR Two Lakh Nine Thousand Only)
Total Loan Amount	INR 4400900 (INR Forty Four Lakh Nine Hundred Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 132 Installments INR 47965 (INR Forty Seven Thousand Nine Hundred and Sixty Five Only) 133- 360 Installments INR 8894 (INR Eight Thousand Eight Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 701, 7TH FLOOR, BUILDING NO 21 E WING, MOHAN PRECIOUS GREENS, Phase III, AMBERNATH EAST, D CABIN ROAD, Thane, D CABIN ROAD, Thane, MAHARASHTRA, India, 421501
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. 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.
3. HR mail/official mail or FTE visit at office to be documented before disbursement of applicant and Co applicant
4. Repayment of loan to be taken from Salary Account through NACH mode only.
5. Affidavit-cum-undertaking needs to be documented prior to disbursement
6. Proposed property to be registered in the name of applicant or jointly with co app
7. OVD Compliance to be done of applications and co applicant before disbursement
8. Digi locker e verification to be done for applicant and co applicant before disbursement
9. Positive FCU report to be documented
10. Proposed property to be in APF project or NON APF approval to be documented
11. 6 months Bank statement along with Opening date of Seller along with self attested KYC to be documented along with FCU on Seller KYC
12. PNBHFL Loan will be restricted to 80% of COP or MV whichever is less.
13. ROI approval of 8.5% to be documented
14. 2 years job continuity of applicant and co applicant to be documented
15. Latest salary Slip of co applicant to be documented
16. EMI banking of HL sanction amount Rs 11.80 lacs (Emi to be or less then Rs 13,500/-) to be documented
17. Physical application form to be documented before disbursement



R.T. Thange

Sachin

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, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856