

Branch Office: KALYAN
Applicant: SHESH GIRI
BHAWANA GIRI

Date: 27-Jul-2026
Ref No.: HOU/KLN/0726/5179196

Guarantor: N/A
Address: ROOM NO. 07 SAI BABA SOC. LBS NAGAR, SAKINAKA, .. Mumbai, MAHARASHTRA, 400072, India
Email: goswamishesh@gmail.com

Version No.: 4
Contact No. 8286271189

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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 2600000 (INR Twenty Six Lakh Only)
Insurance Premium	INR 130000 (INR One Lakh Thirty Thousand Only)
Total Loan Amount	INR 2730000 (INR Twenty Seven Lakh Thirty Thousand 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 20606 (INR Twenty Thousand Six Hundred Six Only)
8. Processing fees receivable:	INR 29501.18 (INR Twenty Nine Thousand Five Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 809, 8TH FLOOR, 8TH FLOOR, ATLANTA AVADH, ULHASNAGAR, NEAR KOHINOOR PRIME, SHAHAD, Thane, NAMDEV WADI, Thane, MAHARASHTRA, India, 421001
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. OCR clearance (if applicable) to be taken before disbursement.
2. Property being offered as collateral needs to be insured for the tenure of the loan
3. Acknowledged Key Facts Statement to be taken.

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

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 1 Third Floor, Shelar Park, Khadakpada Circle, Kalyan (W) – 421301

We look forward to hearing from you and assure you best of our service always.
Thanking you



