

Branch Office: THANE
Applicant: ASHWINI MILAN BHINGARDE
PRAGATI PRAMOD GHAVATE

Date: 12-Jun-2026
Ref No.: HOU/THA/0626/5123993

Guarantor: N/A
Address: SAMRPAN CHS PLOT 252 ROOM NUMBER 8, NEAR BMC SCHOOL CHARKOP, KANDIVALI WEST, .,
Mumbai, MAHARASHTRA, 400067, Mumbai, India
Email: ashwinighavate27@gmail.com

Version No.: 7
Contact No. 9920371583

Dear Sir/Madam,

With reference to your loan application dated 09-06-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 3090000 (INR Thirty Lakh Ninety 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% - 4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23541 (INR Twenty Three Thousand Five Hundred and Forty One Only)
8. Processing fees receivable:	INR 34221.18 (INR Thirty Four Thousand Two Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 801, 8 FLOOR, BUILDING NO A-3, NISHIGANDHA BUILDING, SAROVAR DARSHAN CHSL, THANE, THANE, Thane, ALMEDA ROAD PANCHPAKHADI, Thane, MAHARASHTRA, India, 400606
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. 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.
2. Subject to clearance of Processing Fees.
3. May month salary slip and salary credit to be documented.
4. Applicant's Spouse CIBIL to be checked
5. Repayment of loan to be taken through salary account- through NACH mode only.
6. Property to be in the name of Applicant Mrs. Ashwini Bhingarde
7. Repayment of loan to be taken through salary account- through NACH mode only.
8. May month salary slip and salary credit to be documented.
9. Property to be in the name of Applicant Mrs. Ashwini Bhingarde
10. Applicant's Spouse CIBIL to be checked
11. Acknowledged Key Facts Statement to be taken.
12. OCR clearance (if applicable) to be taken before disbursement.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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).