

Branch Office: KALYAN
Applicant: DIBYENDU DAYAMOY CHATTERJEE
PUJA CHATTERJEE

Date: 30-Jun-2026
Ref No.: HOU/KLN/0526/5109546

Guarantor: N/A
Address: FLAT NO 410 4TH FLOOR TOWER NO.7, KALASH DARSHAN, MASKAL ROAD TITWALA EAST, .. Thane,
MAHARASHTRA, 421605, India
Email: cdibyendu752@gmail.com
Version No.: 5
Contact No. 7029690095

Dear Sir/Madam,

With reference to your loan application dated 25-05-2026, 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	Housing Loan, Housing
2.	Loan Amount	INR 1155000 (INR Eleven Lakh Fifty Five Thousand Only)
	Insurance Premium	INR 57750 (INR Fifty Seven Thousand Seven Hundred Fifty Only)
	Total Loan Amount	INR 1212750 (INR Twelve Lakh Twelve Thousand Seven Hundred Fifty Only)
3.	Repayment Term	216 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% -2.15% = 11.00% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 12917 (INR Twelve Thousand Nine Hundred and Seventeen Only)
8.	Processing fees receivable:	INR 11051.00 (INR Eleven Thousand Fifty One Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	4TH FLOOR FLAT NO 410, TOWER NO 7, KALASH DARSHAN, TITWALA, KALASH DARSHAN, TITWALA, TITWALA, Thane, TITWALA, Thane, MAHARASHTRA, India, 421605
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. Repayment of loan to be taken through salary account only.
3. All property owners to be taken on loan structure.
4. As per App CIBIL-Proof of PL of Rs. 45K having EMI less than 12 months.
5. As per Co-app CIBIL-Proof of TWL of Rs. 1.42Lacs having EMI less than 12 months.
6. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. Foreclosure letter & List of Documents from the lender bank to be held on record
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. End use declaration from the applicants to be held on record

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: Prashant Yadavrao Dhas
Landline No: 1800 120 8800

Relationship Manager: