

Branch Office: GHATKOPAR
Applicant: ANURAG A MANE
AKANKSHAA MANE
ALKA ANAND MANE

Date: 31-May-2026
Ref No.: NHL/GHKP/0526/5087114

Guarantor: N/A
Address: A/10 GORAI SAI GHARKUL C.H.S, PLOT NO. 66 GORAI-2 OPP. PEPSI GROUND, BORIVALI WEST
BORIVALI WEST, ., Mumbai, MAHARASHTRA, 400092, Mumbai, India
Email: anuragmane0710@gmail.com
Version No.: 6
Contact No. 9930047953

Dear Sir/Madam,

With reference to your loan application dated 05-05-2026, 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 11700000 (INR One Crore Seventeen Lakh Only)
Insurance Premium	INR 468000 (INR Four Lakh Sixty Eight Thousand Only)
Total Loan Amount	INR 12168000 (INR One Crore Twenty One Lakh Sixty Eight Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 115817 (INR One Lakh Fifteen Thousand Eight Hundred and Seventeen 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. 10, 4th Floor, A Wing, Plot No. 66, RSC – 48, Gorai Saigharkul CHSL,, BORIVALI WEST, Gorai 2,, Mumbai, Near Ajara Bank,, MAHARASHTRA, India, 400092
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. • Repayment of loan to be taken from Salary Account through NACH mode only.
3. • All property owners to be on the deal
4. • OVD Compliance to be done of applications and co applicant before disbursement
5. • Digi locker e verification to be done for applicant and co applicant before disbursement
6. • ROI approval of 9.5% to be documented
7. • CRE and DMA sheet to be documented
8. • 2 years job continuity of applicant to be documented
9. • February and march Salary reflection of applicant and co applicant to be documented
10. • Following to be closed : 1. BT of LAP – sanction amount Rs 82.75 lacs of which POS is Rs 79.08 lacs 2. Fi Negative / Refer for Employment 3. To close PL – sanction amount Rs 7,81,221/- of which POS is 5,88,165/- 4. To close PL – sanction amount Rs 1,14,504/- of which POS is Rs 99,378/- 5. To close PL – sanction amount Rs 5,39,481/- of which POS is Rs 3,63,351/- 6. To close PL – sanction amount Rs 4,09,564/- of which POS is Rs 2,07,830/- 7. To close PL – sanction amount Rs 6,44,893/- of which POS is Rs 4,58,058/-
11. • PNBHFL Loan will be restricted to 65% of MV
12. • HR mail/official mail or FTE visit at office to be documented before disbursement of applicant and co applicant
13. End use declaration from the applicants to be held on record
14. Foreclosure letter & List of Documents from the lender bank to be held on record
15. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
16. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
17. Property being offered as collateral needs to be insured for the tenure of the loan

18. Acknowledged Key Facts Statement to be taken.
19. End Use letter to be documented from applicant
20. 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Kaushik Subhash Patil
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Office No. 601-602, Sixth Floor, Presidential Plaza, L.B.S. Marg,
Opposite R City Mall, Ghatkopar (West), Mumbai – 400086, Maharashtra

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

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

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