

Stamp Document ID(s): PL101AS879

Stamp Sr. No.: REVENUE-STAMP-PL101AS879

Branch Office: GHATKOPAR
Applicant: GUFRAN ALI KHAN
AFSANA GUFRAN KHAN

Date: 29-Sep-2026
Ref No.: HOU/GHKP/0926/5217291

Guarantor: N/A
Address: FLAT NO 104 ARISTO CLASSIC, PLOT NO 18, SECTOR 30, ., Panvel, MAHARASHTRA, 410210, Raigad, India
Email: gk8282847@gmail.com
Version No.: 5
Contact No. 9702412046

Dear Sir/Madam,

With reference to your loan application dated 08-09-2026, 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 2910000 (INR Twenty Nine Lakh Ten Thousand Only)
Insurance Premium	INR 87300 (INR Eighty Seven Thousand Three Hundred Only)
Total Loan Amount	INR 2997300 (INR Twenty Nine Lakh Ninety Seven Thousand Three Hundred 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26012 (INR Twenty Six Thousand Twelve Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 104 1ST FLOOR, PLOT NO 18, SECTOR 30, ARISTO CLASSIC CHS LTD, Navi mumbai, KHARGHAR, Panvel, ., MAHARASHTRA, India, 410210
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. Fcu clearance report to be documented.
2. Repayment of loan to be taken from savings Account through NACH mode only
3. 100pc Property insurance to be taken prior to disbursement.
4. CRE declaration to be documented.
5. Roi approval of 9% for BT and 9.75% for TOP up to be documented.
6. BT kit to be documented
7. End use letter of TOP UP to be documented.
8. Disbursement subject to all positive internal checks of PNBHFL.
9. Disbursement will be subject to satisfactory CERSAI validation of the collateral.
10. PNBHFL Loan will be restricted to 75% of MV
11. FTE visit to be done by PNBHFL employee for residence and office and positive report with self-photographs to be documented prior to disbursal.
12. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Acknowledged Key Facts Statement to be taken.
15. Foreclosure letter & List of Documents from the lender bank to be held on record
16. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).

Signature Not Verified

Digitally signed by: Gufran Ali Khan
Date: 2026.09.30 22:02:11 IST
Reason: Agreement Executed
Location: Maharashtra

eSigned using Aadhaar (Leegality.com -
01M3SHRWCA5726A71YR66A6VYW)
Afsana Gufran Khan
Date: Wed Sep 30 21:57:22 IST 2026

eSigned using Doc Signer (Leegality.com -
01M3SHRWCA5726A71YR66A6VYW)
Anshul Dalela
PNB HOUSING FINANCE LIMITED
Date: Wed Sep 30 22:03:27 IST 2026



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Customer Service Manager: Vishal Lalbahadur Kanojia
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)
GUFRAN ALI KHAN
AFSANA GUFRAN KHAN

Signature Not Verified

Digitally signed by Gufran Ali Khan
Date: 2026.09.30 22:02:41 IST
Reason: Agreement Executed
Location: Maharashtra

eSigned using Aadhaar (Leegality.com -
01M3SHRWCAS726A71YR66A6VYW)
Afsana Gufran Khan
Date: Wed Sep 30 21:57:22 IST 2026

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