

Branch Office: PANVEL
Applicant: YOGESH PRABHAKAR SALUNKHE
MADHURA YOGESH SALUNKE

Date: 16-Jun-2026
Ref No.: HOU/PNVL/0426/5077502

Guarantor: N/A
Address: ROAM NO 302 3RD FLOOR, SAI RESIDENCY PLOT NO 149, SECTOR 5 KARANJADE, ., Uran,
MAHARASHTRA, 410206, India
Email: yogeshsalunke1180@gmail.com
Version No.: 9
Contact No. 8087558596

Dear Sir/Madam,

With reference to your loan application dated 22-04-2026, 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 1299967 (INR Twelve Lakh Ninety Nine Thousand Nine Hundred and Sixty Seven Only)
Insurance Premium	INR 64998 (INR Sixty Four Thousand Nine Hundred and Ninety Eight Only)
Total Loan Amount	INR 1364965 (INR Thirteen Lakh Sixty Four Thousand Nine Hundred and Sixty Five Only)
3. Repayment Term	288 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11217 (INR Eleven Thousand Two 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	Unit Flat No. 301, Floor 3rd floor, Block Bldg No.3 Wing B, Project Shiv Shakti Complex, Village Chikhale, Panvel 410221 Navi Mumbai, Maharashtra, Survey No 81 Hissa No 3, Old Mumbai Pune Highway, Panvel, Raigad, MAHARASHTRA, India, 410221
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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
4. Repayment of loan to be taken from Salary Account through NACH mode only.
5. Affidavit-cum-undertaking needs to be documented prior to disbursement
6. Proposed property to be registered in the name of applicant or jointly with co app.
7. Proposed property to be in APF project or NON APF approval to be documented
8. Positive FCU report to be documented
9. PNBHFL Loan will be restricted to 90% of COP or MV whichever is less.
10. Physical application form to be documented before disbursement
11. ROI approval of 9% to be documented
12. FTE to be done at residence and positive report to be documented
13. Acknowledged Key Facts Statement to be taken.
14. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. OCR clearance (if applicable) to be taken before disbursement.

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).



[Handwritten Signature]

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पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

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