

Branch Office: KALYAN
Applicant: HEMALATA PINKYNARAYAN BHURE
PRASHANT GAUTAM KIRTE

Date:
Ref No.: NHL/KLN/0726/5179413

Guarantor: N/A
Address: FLAT NO. 301, 3RD FLOOR, GAJANAN PALACE, RAMBAG LANE NO. 4, Thane, MAHARASHTRA, 421301, Thane, India
Email: hemlatanbhure@gmail.com
Version No.: 2
Contact No. 9075361082

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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, Business Purpose
2. Loan Amount	INR 1600000 (INR Sixteen Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1600000 (INR Sixteen Lakh Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 16708 (INR Sixteen Thousand Seven Hundred Eight 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 301, 3RD FLOOR, 3RD FLOOR, GAJANAN PALACE CHS, KALYAN WEST, RAMBAG LANE NO. 4, Thane, RAMBAG LANE NO. 4, Thane, MAHARASHTRA, India, 421301
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. To close PL of her husband of Utkarsh Small Finance bank where sanction amount is Rs 5,00,000/- lacs of which POS is Rs 2,87,050/- and she is guarantor in this loan.
2. PNBHFL Loan will be restricted to 75% of MV
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. All Property Owners to be on the deal
7. OVD Compliance to be done of applications and co applicant before disbursement
8. Digi locker e verification to be done for applicant and co applicant before disbursement
9. ROI approval of 8.5% to be documented for BT and ROI approval of 9.5% to be documented for Top Up
10. BT kit and all BT related documents to be documented
11. End Use letter to be documented
12. LOD and FC to be documented
13. Desktop search to be done and report to be documented
14. FCU to be done on FC
15. Physical application form to be documented before disbursement
16. Following to be closed :
17. To close PL of Idfc bank where sanction amount is Rs 9,42,748/- lacs of which POS is Rs 2,79,505/-
18. To close PL of Piramal Finance where sanction amount is Rs 10,00,000/- of which POS is Rs 5,86,336/-
19. To close PL of Creditsaison where sanction amount is Rs 5,00,000/- lacs of which POS is Rs 2,82,556/-
20. Acknowledged Key Facts Statement to be taken.



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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

CIN: L65922DL1988PLCO33856