

Branch Office: THANE
Applicant: SAVITA THAKUR
VIJAY THAKUR

Date: 11-Sep-2026
Ref No.: NHL/THA/0926/5220113

Guarantor: N/A
Address: 1904/51, ADITYARAJ FORTUNE BLDG., RD MARG, OPP VIDYMANDIR SCHOOL,, VIKHROLI EAST
MUMBAI, ., Mumbai, MAHARASHTRA, 400083, Mumbai, India
Email: svventures2019@gmail.com
Version No.: 3
Contact No. 9892735885

Dear Sir/Madam,

With reference to your loan application dated 11-09-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 950000 (INR Nine Lakh Fifty Thousand Only)
Insurance Premium	INR 47500 (INR Forty Seven Thousand Five Hundred Only)
Total Loan Amount	INR 997500 (INR Nine Lakh Ninety Seven Thousand Five Hundred 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 9921 (INR Nine Thousand Nine Hundred and Twenty One Only)
8. Processing fees receivable:	INR 20061.18 (INR Twenty Thousand Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	flat no-1904, 19 floor, flat no-1904, 19 floor, shrmik chs ltd, bldg 51 village hariyali, thane, Mumbai, ., MAHARASHTRA, India, 400083
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. Positive FCU report over Co-applicant's appointment letter to be documented.
2. Affidavit-cum-undertaking needs to be documented prior to disbursement.
3. All property owners to be taken on the loan structure.
4. Personal loan of Rs. 79k and Rs. 3.16Lacs to be closed from customer's end and proof to be documented.
5. Personal loan of Rs. 8.83Lacs to be closed from proposed Top Up loan.
6. Two-Wheeler loan of Rs. 1.73Lacs having EMI less than 12 months. Proof to be documented.
7. Repayment of loan to be taken from through NACH mode only.
8. End Use letter to be documented from applicant
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. End use declaration from the applicants to be held on record
12. 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).

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

Customer Service Manager: Ganesh Ramvilas Mali
Landline No: 1800 120 8800



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

Branch Office: THANE
Applicant: SAVITA THAKUR
VIJAY THAKUR

Date: 10-Sep-2026
Ref No.: HOU/THA/0826/5202127

Guarantor: N/A
Address: 1904/51, ADITYARAJ FORTUNE BLDG., RD MARG, OPP VIDYMANDIR SCHOOL,, VIKHROLI EAST
MUMBAI, ., Mumbai, MAHARASHTRA, 400083, Mumbai, India
Email: svventures2019@gmail.com

Version No.: 3
Contact No. 9892735885

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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 2900000 (INR Twenty Nine Lakh Only)
Insurance Premium	INR 145000 (INR One Lakh Forty Five Thousand Only)
Total Loan Amount	INR 3045000 (INR Thirty Lakh Forty Five 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26619 (INR Twenty Six Thousand Six Hundred and Nineteen Only)
8. Processing fees receivable:	INR 33041.18 (INR Thirty Three Thousand Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	flat no-1904, 19 floor, flat no-1904, 19 floor, shrmik chs ltd, bldg 51 village hariyali, thane, Mumbai, ., MAHARASHTRA, India, 400083
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. Two-Wheeler loan of Rs. 1.73Lacs having EMI less than 12 months. Proof to be documented.
2. Repayment of loan to be taken from through NACH mode only.
3. All property owners to be taken on the loan structure.
4. Positive FCU Report On original LOD
5. Personal loan of Rs. 79k and Rs. 3.16Lacs to be closed from customer's end and proof to be documented.
6. Personal loan of Rs. 8.83Lacs to be closed from proposed Top Up loan.
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Foreclosure letter & List of Documents from the lender bank to be held on record
9. 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.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. 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).

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