

Branch Office: KALYAN
Applicant: JATIN SURENDRA VORANI
ALPA JATIN VORANI
ISHA JATIN VORANI

Date: 30-Sep-2026
Ref No.: NHL/KLN/0926/5217181

Guarantor: N/A
Address: FLAT NO. 1402, 14TH FLOOR, D WING, ALTURA ROYAL ALTEZZA, NEW PANT NAGAR, GHATKOPAR EAST, GHATKOPAR, ., Mumbai, MAHARASHTRA, 400075, India
Email: jatinvorani@gmail.com
Version No.: 6
Contact No. 9820209626

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	Non Housing Loan, Personal use
2. Loan Amount	INR 5500000 (INR Fifty Five Lakh Only)
Insurance Premium	INR 160000 (INR One Lakh Sixty Thousand Only)
Total Loan Amount	INR 5660000 (INR Fifty Six Lakh Sixty Thousand 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% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 60133 (INR Sixty Thousand One Hundred and Thirty Three Only)
8. Processing fees receivable:	INR 108001.00 (INR One Lakh Eight Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1402, 14 TH FLOOR, D WING, Altura Royal Altezza, Ghatkopar East, New Pant nagar, Mumbai, New Pant nagar, Mumbai, MAHARASHTRA, India, 400075
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 clearance of Processing Fees.
2. End Use letter to be documented from applicant ✓
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. PSL declaration as per PNBHFL format to be held on record. ✓
6. CRE Declaration to be taken.
7. LTV as per Norms
8. End Use letter to be documented
9. Repayment to be taken through NACH mode only from Applicant ICICI SB*7914 ✓
10. Full OCR proof of Sale Deed to be documented ✓
11. Notarised RCO Affidavit to be documented ✓
12. Closure proof of 1 Running AL of amount 7.5 Lacs with O/S of 4.2 Lacs approx.. of EMI 15770/-
13. PSL Declaration
14. Additional SPDCs from Co-Applicant Savings account to be documented
15. All Property Owners to be on loan structure.
16. Registered Mortgage to be documented as per State Law. ✓
17. Legal Fees to be taken.

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).



Alpa J. Vorani

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

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