

Branch Office: THANE
Applicant: PRADIP RAMADHANI GUPTA
PAWAN RAMDHANI GUPTA

Date: 04-Jun-2026
Ref No.: HOU/THA/0626/5116190

Guarantor: N/A
Address: BHOLENATH CHAWL SAIBABA GOKUL NAGAR, AKURLI ROAD, KANDIVALI, ., Mumbai,
MAHARASHTRA, 400102, Mumbai, India
Email: gupta.pradeep8108@gmail.com
Version No.: 5
Contact No. 8652315501

Dear Sir/Madam,

With reference to your loan application dated 02-06-2026, 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 2850000 (INR Twenty Eight Lakh Fifty Thousand Only)
Insurance Premium	INR 142500 (INR One Lakh Forty Two Thousand Five Hundred Only)
Total Loan Amount	INR 2992500 (INR Twenty Nine Lakh Ninety Two Thousand Five Hundred Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 22482 (INR Twenty Two Thousand Four Hundred and Eighty Two Only)
8. Processing fees receivable:	INR 32451.18 (INR Thirty Two Thousand Four Hundred and Fifty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat no 501, 5th floor, C wing A3 A BUILDING, EVERSHINE AVENUE A3 A CHSL, GLOBAL CITY, VIRAR, WEST, Virar, Palghar, MAHARASHTRA, India, 401303
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. Acknowledged Key Facts Statement to be taken.
2. OCR clearance (if applicable) to be taken before disbursement.
3. Subject to clearance of Processing Fees.
4. 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.
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. • All property owners to be on loan structure.
7. • PNBHFL Loan will be restricted to 90% of COP or MV whichever is less.
8. • HR mail/official mail or FTE visit at office to be documented before disbursement of applicant.
9. • OCR to be documented
10. • Property to be registered in the name of the applicant or with co-applicant jointly.
11. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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: TEJASHRI BOMBALE
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Unit No. 204, 2nd Floor, Dev Corpora, Eastern Express Highway,
Thane West, Mumbai, Maharashtra – 400601

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)

PRADIP RAMADHANI GUPTA

PAWAN RAMDHANI GUPTA