

Branch Office: GHATKOPAR
Applicant: DILIP KALPNATH SAROJ
JYOTI DILIP SAROJ
HOPLIKE PRIVATE LIMITED
GETWELL LOGISTICS INDIA PRIVATE LIMITED

Date: 28-Sep-2026
Ref No.: HOU/GHKP/0826/5202676

Guarantor: N/A
Address: J-6, A73, SHIV MANDIR, AAREY DAIRY ROAD, ., Mumbai, MAHARASHTRA, 400065, Mumbai, India
Email: dilipairline@gmail.com
Version No.: 5
Contact No.: 9167627404

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 18270000 (INR One Crore Eighty Two Lakh Seventy Thousand Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 18370000 (INR One Crore Eighty Three Lakh Seventy 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 159420 (INR One Lakh Fifty Nine Thousand Four Hundred Twenty Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO. 903,09th FLOOR, B' WING, SAI RADHA, Goregaon (E), Opp. Municipal School,, Mumbai, J.P Nagar, Road No. 5,, Mumbai, MAHARASHTRA, India, 400063
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. CA attested Latest shareholding pattern of Hoplike Pvt Ltd to be documented on loan structure.
2. Property being offered as collateral needs to be insured for the tenure of the loan
3. Acknowledged Key Facts Statement to be taken.
4. OCR clearance (if applicable) to be taken before disbursement.
5. Repayment of loan to be taken through Business account through NACH mode only
6. OVD Compliance to be done prior to disbursement
7. All property owners to be on the loan structure before disbursement
8. OCR to be documented.
9. Proposed property to be registered in the name of applicant or jointly with co app
10. ROI approval of 8.50% to be documented
11. Physical application form to be documented before disbursement – ACE Login
12. PNBHFL Loan will be restricted to 75% of COP or MV whichever is le
13. CHG 1 to be filed and charge to be created in favour of company if property is acquired in name of company
14. Declaration from the company that the provisions of Sec 185 are not being breached
15. Declaration from the company that the provisions of Sec 185 are not being breached
16. CA attested Latest shareholding pattern & List of directors to be documented
17. MOA and AOA to be documented with borrowing clause
18. Positive FCU to be documented before disbursement.
19. Getwell Logistics Pvt Ltd to be added on loan structure before disbursement
20. Repayment of loan to be taken through Business account through NACH mode only



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