

Branch Office: KALYAN
Applicant: PRIYA PRAFFUL CHAVAN
PRAFFUL SHIVAJI CHAVAN

Date: 17-Sep-2026
Ref No.: HOU/KLN/0926/5213564

Guarantor: N/A
Address: FLAT NO. C/8, GROUND FLOOR, MANGALMOORTHY CHSL, NAVGHAR ROAD, ., Mumbai,
MAHARASHTRA, 400081, India
Email: sarikachavan68@gmail.com

Version No.: 5

Contact No. 7738733037

Dear Sir/Madam,

With reference to your loan application dated 03-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2225000 (INR Twenty Two Lakh Twenty Five Thousand Only)
Insurance Premium	INR 67701 (INR Sixty Seven Thousand Seven Hundred One Only)
Total Loan Amount	INR 2292701 (INR Twenty Two Lakh Ninety Two Thousand Seven Hundred One Only)
3. Repayment Term	324 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17919 (INR Seventeen Thousand Nine Hundred and Nineteen Only)
8. Processing fees receivable:	INR 25076.18 (INR Twenty Five Thousand Seventy Six Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat No. 602, Floor 6th floor, Block Venus Heights, Project Venus Heights, Survey No.13 H No 8, near Aastha Omkar, Titwala Ambivli Road Belyani, Thane, Thane, MAHARASHTRA, India, 421605
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. Closure letter of PL of Rs.35,000 whose POS is Rs.32,553 to be documented of Kotak bank
2. Subject to clearance of Processing Fees.
3. Affidavit-cum-undertaking needs to be documented prior to disbursement.
4. Digi locker e verification to be done for applicant and co applicant before disbursement
5. Positive FCU report to be documented
6. ROI approval of 8.50% to be documented
7. Proposed property to be in APF project or NON APF approval to be documented
8. Property should not be In negative area
9. PNBHFL Loan will be restricted to 90% of MV or COP whichever is less.
10. FTE to be done at residence and positive report to be documented
11. HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
12. Repayment of loan to be taken from Salary Account through NACH mode only.
13. Proposed property to be registered in the name of applicant or jointly with co app.
14. OVD Compliance to be done of applicant and co applicant before disbursement
15. Acknowledged Key Facts Statement to be taken.
16. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
19. OCR clearance (if applicable) to be taken before disbursement.



Priya Chavan