



Branch Office: NAVI MUMBAI
Applicant: SUNIL AMARLAL KUKREJA
ANMOL SUNIL KUKREJA

Date: 31-Aug-2026
Ref No.: NHL/NAV/0526/5108302

Guarantor: N/A
Address: FLAT NO. 501, KUNAL RESIDENCY, NEAR SEA GREEN ORCHID, SECTION 25, ULHASNAGAR - 4, ., Thane, MAHARASHTRA, 421004, India
Email: kukrejasunil64@gmail.com
Version No.: 6
Contact No. 9822104085

Dear Sir/Madam,

With reference to your loan application dated 23-05-2026, 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 10838000 (INR One Crore Eight Lakh Thirty Eight Thousand Only)
Insurance Premium	INR 218000 (INR Two Lakh Eighteen Thousand Only)
Total Loan Amount	INR 11056000 (INR One Crore Ten Lakh Fifty Six 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% -3.55% = 9.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 116118 (INR One Lakh Sixteen Thousand One Hundred and Eighteen Only)
8. Processing fees receivable:	INR 63355.38 (INR Sixty Three Thousand Three Hundred and Fifty Five Rupees And Thirty Eight Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	SHOP NO 3, GROUND FLOOR, MANTRA RESIDENCY, ULHASNAGAR 3, NEW JASLOK HIGH SCHOOL, Thane, OT SECTION 3, Thane, MAHARASHTRA, India, 421004
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. PSL declaration as per PNBHFL format to be held on record.
2. End Use letter to be documented from applicant
3. Subject to clearance of Processing Fees.
4. Proof that Below Loans EMI is not paid by applicant and co-applicant - IIFL Loan of Rs. 510 Lakh - Property Loan of Rs. 38.56 Lakh and 44.76 Lakh from Piramal Finance
5. Repayment of loan to be taken from bank account through E-Nach
6. All property owner to be taken into loan structure/ Proposed property to be registered in name of applicant and/ or jointly with co-applicant
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement 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).

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

Customer Service Manager: Ravindra Yadav
Landline No: 1800 120 8800

Relationship Manager:



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

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