

Branch Office: KALYAN
Applicant: TUSHAR TRIBHUWAN JAWALE
CHARISHILA TUSHAR JAWALE

Date: 28-Jul-2026
Ref No.: HOU/KLN/0626/5138837

Guarantor: N/A
Address: S O TRIBHUVAN, R S GANESH NAGER, BHHIND 7/8 BULIDING MOHONE, .. Thane. MAHARASHTRA,
421102, India
Email: tushar.jawale123@gmail.com
Version No.: 6
Contact No. 7400224397

Dear Sir/Madam,

With reference to your loan application dated 23-06-2026, 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 2600000 (INR Twenty Six Lakh Only)
Insurance Premium	INR 125000 (INR One Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 2725000 (INR Twenty Seven Lakh Twenty Five Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -2.65% = 10.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25729 (INR Twenty Five Thousand Seven Hundred and Twenty Nine Only)
8. Processing fees receivable:	INR 29501.18 (INR Twenty Nine Thousand Five Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit 306, Floor 3rd Floor, Block Type B, Project Sai Flora-Type B. Sai Flora Type B, Mohane Ambivli East, Kalyan, 46 13A B C S no46 H.no16 and 4 P. Shantaram Paradise, Thane, Thane, MAHARASHTRA, India, 421102
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. Repayment of loan to be taken from Salary Account through NACH mode only.
3. Affidavit-cum-undertaking needs to be documented prior to disbursement.
4. Proposed property to be registered in the name of applicant or jointly with co - applicant.
5. HR mail ID confirmation/Official mail ID confirmation needs to be documented.
6. Disbursement subject to Positive Legal and Technical.
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. OCR clearance (if applicable) to be taken before disbursement.
9. Acknowledged Key Facts Statement to be taken.
10. Property being offered as collateral needs to be insured for the tenure of the loan

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: No Sales Manager
Landline No: 1800.120.8800



C T. Jawale

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001
Regd. Office: 9th Floor, A-1, Kalyan