

Branch Office: THANE
Applicant: YASH RANJAN AMBERKAR
MADHAVI RANJAN AMBERKAR
RANJAN DIGAMBAR AMBERKAR

Date: 30-Sep-2026
Ref No.: NHL/THA/0926/5231093

Guarantor: N/A
Address: ROOM NO 9 2ND FLOOR SUJAL 2 PLOT NO 88, COOPERATIVE HOUSING SOCIETY LTD, NEAR PARANJPE GARDEN BHANDUP EAST, ., Mumbai, MAHARASHTRA, 400042, Mumbai, India
Email: yash.amberkar26@gmail.com
Version No.: 8
Contact No. 9619536278

Dear Sir/Madam,

With reference to your loan application dated 25-09-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One Lakh 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 66 Installments INR 25066 (INR Twenty Five Thousand Sixty Six Only) 67- 240 Installments INR 12767 (INR Twelve Thousand Seven Hundred and Sixty Seven Only)
8. Processing fees receivable:	INR 44841.18 (INR Forty Four Thousand Eight Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 303, A WING, 3RD FLOOR, BABA ENCLAVE CO OP HOUSING SOC LTD, DATTA WADI, KALWA, THANE, Thane, PUNE ROAD, Thane, MAHARASHTRA, India, 400605
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:

- Father to be taken on loan structure
- Father's CIBIL check to be done.
- Overdue clearance of Rs 28,733, Rs 20,422 & Rs 54,908 to be documented before disbursement.
- Sanction letter and EMI debit bank statement of all obligations paid by father.
- Father's financial to be documented
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Acknowledged Key Facts Statement to be taken.
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- End Use letter to be documented from applicant
- 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: Vishesh Kiran Dhokia
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)

YASH RANJAN AMBERKAR

MADHAVI RANJAN AMBERKAR

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