

Branch Office: KALYAN
Applicant: RANJIT KUMAR YADAV
KM KHUSHBU

Date: 19-Aug-2026
Ref No.: HOU/KLN/0826/5194279

Guarantor: N/A
Address: FLAT NO 504 KESHAV KUNJ TALOJA, PHASE 2.OPP METRO STATION 11, SECTOR 26,PLOT NO 11, .., Uran,
MAHARASHTRA, 410208, India
Email: ranjit.yadav050393@gmail.com
Version No.: 6
Contact No. 9793078020

Dear Sir/Madam,

With reference to your loan application dated 09-08-2026, 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 4200000 (INR Forty Two Lakh Only)
Insurance Premium	INR 210000 (INR Two Lakh Ten Thousand Only)
Total Loan Amount	INR 4410000 (INR Forty Four Lakh Ten 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 38272 (INR Thirty Eight Thousand Two Hundred and Seventy Two Only)
8. Processing fees receivable:	INR 48381.18 (INR Forty Eight Thousand Three Hundred and Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 403, 4TH FLOOR, 4TH FLOOR, KESHAV KUNJ CO OP HSG SOC LTD, PANVEL, PLOT NO 11 SEC 26, Panvel, TALOJA PANCHANAND, Raigad, MAHARASHTRA, India, 410208
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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
4. PNBHFL Loan will be restricted to 80% of COP or RV whichever is less
5. Disbursement subject to Positive Legal and Technical
6. 6months seller banking to be documented
7. Disbursement subject to Positive internal checks of PNBHFL including positive FI & FCU
8. Repayment of loan to be taken through Business account through NACH mode only
9. OVD Compliance to be done prior to disbursement
10. OCR clearance (if applicable) to be taken before disbursement.
11. Acknowledged Key Facts Statement to be taken.
12. 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.



Ranjit

सुशक

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

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