

Branch Office: KALYAN
Applicant: DIBYENDU DAYAMOY CHATTERJEE
PUJA CHATTERJEE

Date: 23-Jun-2026
Ref No.: NHL/KLN/0626/5136374

Guarantor: N/A
Address: FLAT NO 410 4TH FLOOR TOWER NO.7, KALASH DARSHAN, MASKAL ROAD TITWALA EAST, ., Thane,
MAHARASHTRA, 421605, Thane, India
Email: cdibyendu752@gmail.com
Version No.: 3
Contact No. 7029690095

Dear Sir/Madam,

With reference to your loan application dated 20-06-2026, 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	Non Housing Loan, Business Purpose
2. Loan Amount	INR 560000 (INR Five Lakh Sixty Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 560000 (INR Five Lakh Sixty 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% -2.15% = 11.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 6365 (INR Six Thousand Three Hundred and Sixty Five Only)
8. Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	4TH FLOOR FLAT NO 410, TOWER NO 7, KALASH DARSHAN, TITWALA, KALASH DARSHAN, TITWALA, TITWALA, Thane, TITWALA, 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. Subject to clearance of Processing Fees.
2. All property owners to be taken on loan structure.
3. As per App CIBIL-Proof of PL of Rs. 45K having EMI less than 12 months.
4. As per Co-app CIBIL-Proof of TWL of Rs. 1.42Lacs having EMI less than 12 months.
5. Repayment of loan to be taken through salary account only.
6. End Use letter to be documented from 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.
9. End use declaration from the applicants to be held on record
10. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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: Prashant Yadavrao Dhas
Landline No: 1800 120 8800