

Branch Office: KALYAN
Applicant: SANTOSH ANAND BHORKADE
RUCHITA SANTOSH BHORKADE

Date: 09-Sep-2026
Ref No.: NHL/KLN/0826/5209570

Guarantor: N/A
Address: A-606, GAUTAM NAGAR CHS, ROAD NO 8 MIDC, ANDHERI EAST, .. Mumbai, MAHARASHTRA. 400093, Mumbai, India
Email: sbhorkade22@gmail.com
Version No.: 4
Contact No. 9619089965

Dear Sir/Madam,

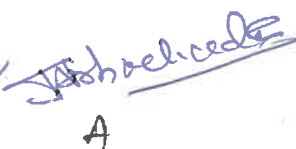
With reference to your loan application dated 31-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Non Housing Loan, Personal use
2. Loan Amount	INR 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 110000 (INR One Lakh Ten Thousand Only)
Total Loan Amount	INR 3110000 (INR Thirty One 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 28990 (INR Twenty Eight Thousand Nine Hundred Ninety Only)
8. Processing fees receivable:	INR 27641.50 (INR Twenty Seven Thousand Six Hundred and Forty One Rupees And Fifty Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 504, 5TH FLOOR, E WING, violet, dombivali east, Talaja bypass road, Thane, Talaja bypass road, Thane, MAHARASHTRA, India, 421204
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. FTE to be done at residence and positive report to be documented
3. HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
4. Repayment of loan to be taken from Salary Account through NACH mode only.
5. Affidavit-cum-undertaking needs to be documented prior to disbursement.
6. Proposed property to be registered in the name of applicant or jointly with co app.
7. OVD Compliance to be done of applications and co applicant before disbursement
8. Digi locker e verification to be done for applicant and co applicant before disbursement
9. Property should not be in negative area
10. PNBHFL Loan will be restricted to 60% of MV or COP whichever is less.
11. ROI approval of 9.5% to be documented
12. Latest form 16 to be documented.
13. Rent agreement along with rental credits of 15500 to be documented.
14. Positive residence and office FI to be documented.
15. Positive FCU to be documented.
16. Positive FCU report to be documented
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. Acknowledged Key Facts Statement to be taken.
19. End Use letter to be documented from applicant


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

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856