

Branch Office: THANE
Applicant: VIJAY GOVINDRAM JAISINGHANI
SWATI VIJAY JAISINGHANI
Guarantor: KAJAL SATISH GANDHI
Address: S/O GOVINDRAM JAISINGHANIKRUSHNA NAGAR, NEAR SIMRAN MEDICAL LINE NO.2, SHIVAJI NAGAR AMRAVATI, ., Amravati, MAHARASHTRA, 444603, Amravati, India
Email: vijay.g.jaisinghani@gmail.com
Date: 30-Sep-2026
Ref No.: HOU/THA/0926/5232072
Version No.: 6
Contact No. 9970707516

Dear Sir/Madam,

With reference to your loan application dated 27-09-2026, 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	Housing Loan, Housing
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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 18225 (INR Eighteen Thousand Two Hundred and Twenty Five Only)
8. Processing fees receivable:	INR 19577.00 (INR Nineteen Thousand Five Hundred and Seventy Seven Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1704, 17TH FLOOR, H WING, CASA PRIME E TO J CO OP HSG LTD, VILLAGE KHONI, TALOJA ROAD, Thane, LAKESHORE GREEN, 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. Foreclosure letter & List of Documents from the lender bank to be held on record
2. FTE visit of Resi FI Guarantor to be documented.
3. Subject to clearance of Processing Fees.
4. 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.
5. Resi and Office FI to be positive for Amravati location
6. Closure letter of LIC Housing loan of Rs.15 lakhs taken in Mar 2025 to be documented before disbursement
7. Repayment of loan to be taken through Business account through NACH mode only
8. Proposed property to be registered in the name of applicant or jointly with co app
9. Local guarantor required as applicant belongs Amravati & purchasing property in Dombivli
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. 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).

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