

Branch Office: GHATKOPAR
Applicant: SHAIKH SHAHID SHABBIR
NAZMA PARAVIN SHABBIR SHAIKH

Date: 03-Aug-2026
Ref No.: HOU/GHKP/0726/5181774

Guarantor: N/A
Address: 5TH FLOOR ROOM NO-504 A WING, 2ND CARPENTER STREET SANKALP NIKETAN, MAZGAON
MUMBAI, ., Mumbai, MAHARASHTRA, 400010, Mumbai, India
Email: shahid.shaikh78617@gmail.com
Version No.: 4
Contact No. 8655115180

Dear Sir/Madam,

With reference to your loan application dated 29-07-2026, 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 3070000 (INR Thirty Lakh Seventy Thousand Only)
Insurance Premium	INR 92100 (INR Ninety Two Thousand One Hundred Only)
Total Loan Amount	INR 3162100 (INR Thirty One Lakh Sixty Two Thousand One Hundred Only)
3. Repayment Term	360 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 24314 (INR Twenty Four Thousand Three Hundred and Fourteen Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. 1804, 18th Floor, D Wing,, Type C3, Building No. 20,, Mohan Precious Green Phase I, ambernath-east, MIDC Residential Zone, Ambernath East, Thane, B Cabin Road, Morivali Village, Thane, MAHARASHTRA, India, 421501
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. PNBHFL Loan will be restricted to 80% of MV or COP which ever is less. • PNBHFL Loan will be restricted to 80% of MV or COP which ever is less.
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. Proposed property to be registered in the name of applicant or jointly with co app.
6. OVD Compliance to be done of applications and co applicant before disbursement
7. Digi locker e verification to be done for applicant and co applicant before disbursement
8. Positive FCU report to be documented
9. ROI approval of 8.5% to be documented
10. Affidavit-cum-undertaking needs to be documented prior to disbursement.
11. Proposed property to be in APF project or NON APF approval to be documented
12. Property should not be In negative area
13. OCR clearance (if applicable) to be taken before disbursement.
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. Acknowledged Key Facts Statement to be taken.

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).