

Branch Office: KALYAN
Applicant: SHAKIB MOJSSAM KHAN
NASIMA MOHAMMADMOJASSAM KHAN

Date: 12-Aug-2026
Ref No.: HOU/KLN/0826/5193037

Guarantor: N/A
Address: RAVINDRA NAGAR, BLOCK C - 932, KURLA CAMP, ., Thane, MAHARASHTRA, 421005, India
Email: khanshakib179@gmail.com
Version No.: 7
Contact No. 8208181206

Dear Sir/Madam,

With reference to your loan application dated 06-08-2026, 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 2050000 (INR Twenty Lakh Fifty Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 2050000 (INR Twenty Lakh Fifty Thousand 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 15763 (INR Fifteen Thousand Seven Hundred and Sixty Three 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 1001, 10 TH FLOOR, K WING, Mohan Nano Estates, village Kohoj Khuntavali, PODDAR SCHOOL, Thane, PODDAR SCHOOL, 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. Subject to clearance of Processing Fees.
2. Repayment of loan to be taken from Salary Account through NACH mode only.
3. Proposed property to be in APF project and NON APF approval to be documented.
4. OCR to be documented and FCU to be done on the same.
5. FORM - 16 to be documented for all 3 years and FCU to be done on the same.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
9. OCR clearance (if applicable) to be taken before disbursement.

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager:



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

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