

Branch Office: NAVI MUMBAI
Applicant: AKIL ABID BHARMAL
ABID FIDAHUSSAIN BHARMAL

Date: 15-Sep-2026
Ref No.: NHL/NAV/0826/5208243

Guarantor: N/A
Address: S P 08 B 01 DISHA CHS, NEAR 52 BUNGLOW SAI NAGAR, PANVEL, ., Uran, MAHARASHTRA, 410206, India
Email: akil.bharmal26.ab@gmail.com
Version No.: 3
Contact No. 9619250055

Dear Sir/Madam,

With reference to your loan application dated 26-08-2026, 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 2149000 (INR Twenty One Lakh Forty Nine Thousand Only)
Insurance Premium	INR 107450 (INR One Lakh Seven Thousand Four Hundred Fifty Only)
Total Loan Amount	INR 2256450 (INR Twenty Two Lakh Fifty Six Thousand Four Hundred Fifty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23563 (INR Twenty Three Thousand Five Hundred and Sixty Three Only)
8. Processing fees receivable:	INR 10385.18 (INR Ten Thousand Three Hundred and Eighty Five Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO B-01, GROUND FLOOR, BUILDING NO SP 8, HISSA NO 01,02, DISHA CO OP HSG SOC LTD, SURVEY NO 482, HISSA NO 1,2,3 & 4, PANVEL, Panvel, SAI NAGAR, Raigad, MAHARASHTRA, India, 410206
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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. End Use letter to be documented from applicant
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. End use declaration from the applicants to be held on record
6. PSL declaration as per PNBHFL format to be held on record.
7. End use letter to be documented

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: Kavita Tambe
Landline No: 1800 120 8800

Relationship Manager: