

Branch Office: KALYAN
Applicant: KRISHNA APPASAHEB KAGINKAR
Guarantor: RACHANA RAHUL KAMBALE
Address: ROOM NO. 01, GUJAR CHAWL, NEAR DUBEY COLONY, Thane, MAHARASHTRA, 421605, India
Email: k4krishna200@yahoo.com

Date: 28-Aug-2026
Ref No.: HOU/KLN/0826/5206071
Version No.: 5
Contact No. 8424002305

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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 2225000 (INR Twenty Two Lakh Twenty Five Thousand Only)
Insurance Premium	INR 111000 (INR One Lakh Eleven Thousand Only)
Total Loan Amount	INR 2336000 (INR Twenty Three Lakh Thirty Six Thousand Only)
3. Repayment Term	276 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 18991 (INR Eighteen Thousand Nine Hundred and Ninety One Only)
8. Processing fees receivable:	INR 7826.18 (INR Seven Thousand Eight Hundred and Twenty Six Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No. 207, Floor 2nd floor, Block Venus Heights, Project Venus Heights, Survey No.13 H No 8, near Aastha Omkar, Titwala Ambivli Road Belyani, Thane, Thane, MAHARASHTRA, India, 421605
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. PNBHFL Loan will be restricted to 90% of MV or COP whichever is less.
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. ROI approval of 8.5% to be documented
11. Positive residence FI to be documented.
12. Positive Office FI to be documented.
13. Latest form 16 to be documented.
14. Addhar Card with clear photograph to be documented.
15. Less than 12 months' tenure of Auto loan of 90000 to be documented.
16. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
17. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
18. OCR clearance (if applicable) to be taken before disbursement.
19. Property being offered as collateral needs to be insured for the tenure of the loan
20. Acknowledged Key Facts Statement to be taken.
21. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

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CIN: L65922DL1988PLCO33856

Rachana