

Branch Office: PANVEL
Applicant: Mr. Geharsingh Ram Singh Parmar
Mrs. Nenudevi Geharsingh Parmar

Date: 27-FEB-26
Ref No.: NHL/PNVL/0226/1490905

Version No.: 4

Address: FLAT 204 SHREE SIDDHI VINAYAK, PLOT 01 GUT 50 B SUKAPUR ROAD, SUKAPUR PALIDEVAD
PANVEL, NR JARI MARI MANDIR, Panvel, MAHARASHTRA-410206, India
Email: grparmar995@gmail.com
Contact No. 9821973580

Dear Sir/Madam,

With reference to your loan application dated 25-02-2026, 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, Business Purpose
2.	Loan Amount	INR 30,00,000.00 (INR Thirty Lakhs only)
	Insurance Premium	INR 60,000.00 (INR Sixty Thousand only)
	Total Loan Amount	INR 30,60,000.00 (INR Thirty Lakhs Sixty Thousand 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% -4.15% = 9.00% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 31,037.00 (INR Thirty-One Thousand Thirty-Seven only)
8.	Processing fees receivable:	INR 64,900.00 (INR Sixty-Four Thousand Nine Hundred only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Shop No 11, Nimbeshwar CHS, Palidevad Sukapur, Panvel, Raigad, Maharashtra, India-410206
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

- The offer is subject to satisfactory legal and technical clearance of the property.
- Autogenerated-Identity & Address proof of the seller of the property required
- Foreclosure letter & List of Documents from the lender bank to be held on record
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- End use declaration from the applicants to be held on record

You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Nilesh Gadankush

Landline No: 022 27450186

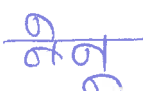
Relationship Manager: No Sales Manager-

Branch Address: PNB Housing Finance Ltd. Office No.6 (Part B), 1st Floor, Neel Empress CHS Ltd, Plot No. 92 & 93, Sector 1/S, New Panvel (E), Navi Mumbai - 410206 Tel. 022 27450186

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

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

CIN: L65922DL1988PLCO33856