

Branch Office: THANE
Applicant: TEJAS MANGESH CHAVAN
ANUJA TEJAS CHAVAN

Date: 24-Aug-2026
Ref No.: HOU/THA/0826/5203334

Guarantor: N/A
Address: DINAR CHA, 303, 303, DAJIRAMCHANDRA ROAD,, CHARAI, ., Thane, MAHARASHTRA, 400601, India
Email: chavanteja11@gmail.com
Version No.: 7
Contact No. 9869656869

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 13500000 (INR One Crore Thirty Five Lakh Only)
Insurance Premium	INR 675000 (INR Six Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 14175000 (INR One Crore Forty One Lakh Seventy Five 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 108994 (INR One Lakh Eight Thousand Nine Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 134001.00 (INR One Lakh Thirty Four Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 601, NA, 6TH FLOOR BLDG NO B2, SARVOVAR DARSHAN TOWER CHS LTD, VILLAGE PACH PAKHADI, THANE, Thane, ALMEIDA ROAD, Thane, MAHARASHTRA, India, 400602
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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. Affidavit-cum-undertaking needs to be documented prior to disbursement
4. Proposed property to be registered in the name of applicant or jointly with co app.
5. OVD Compliance to be done of applications and co applicant before disbursement
6. Digi locker e verification to be done for applicant and co applicant before disbursement
7. 6 months Bank statement along with Opening date of Seller along with self attested KYC to be documented along with FCU on Seller KYC
8. Seller Verification to be done by FTE (ASM/ BBH) and photos to be shared or FI to be initiated at Seller's Residence in case of resale cases
9. Seller Consent Letter to be documented
10. Desktop search to be done and positive report to be documented
11. EMI Banking of HL – Top Up taken from LIC Housing on 03/07/2025 of sanction amount Rs 11 lacs of which POS is Rs 10,79,390/- (EMI to be or less then Rs 9,200/-) to be documented
12. PNBHFL Loan will be restricted to 75% of COP or MV whichever is less.
13. Closure letter of Auto Loan taken from Mahindra Finance on 14/2/24 of sanction amount Rs 25,48,310/- of which POS is Rs 18,17,283/- to be documented
14. ROI approval of 8.5% to be documented
15. FCU to be done – rental documents of all 3 properties, Bank statement : Tenant 1 (Mr Sunil Yadav - Deposit amount Rs 75k and latest rent received Rs 27k), Tenant 2 (Mr Amar Patel – Deposit amount Rs 20k and latest rent received Rs 10k), Tenant 2 (Mrs Yogita Hungare - Deposit amount Rs 50k and latest rent received Rs 12k)
16. Ownership proof of all 3 rentals to be documented
17. Technical vetting of all 3 rentals to be documented
18. Closure letter of PL taken from ICICI Bank on 20/8/24 of sanction amount Rs 9 lacs of which POS is Rs 7,21,376/- to be documented

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

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