

Branch Office: THANE
Applicant: VINAYAK MUTHU KONAR
MUTHU SHANMUGAM KONAR

Date: 27-Sep-2026
Ref No.: NHL/THA/0926/5215736

Guarantor: N/A
Address: FLAT NO 206 SHREE OM SAI APARTMENT, PLOT NO A 193, SECTOR 20, , Thane, MAHARASHTRA, 400706, India
Email: vinayakkonar@gmail.com

Version No.: 4
Contact No. 7400164456

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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 7000000 (INR Seventy Lakh Only)
Insurance Premium	INR 70000 (INR Seventy Thousand Only)
Total Loan Amount	INR 7070000 (INR Seventy Lakh Seventy 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% - 3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 74897 (INR Seventy Four Thousand Eight Hundred and Ninety Seven Only)
8. Processing fees receivable:	INR 138001.00 (INR One Lakh Thirty Eight Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	SHOP NO 5/6, GRAUNG FLOOR, SADGURU PRIDE CHSL, NERUL, THANE, Thane, PLOT NO 6, Thane, MAHARASHTRA, India, 400706
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. All Property owner to be taken into loan structure
3. PNBHFL Loan of Rs. 24.20 Lacs to be closed (NHL/NAV/0820/809969)
4. Bajaj OD loan to be closed from Top Up and remaining to be released as cash out
5. Tenant NOC to be documented in PNBHFL Format
6. Repayment of loan to be taken from bank Account – through NACH mode only
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. 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.
9. End Use letter to be documented from applicant
10. Acknowledged Key Facts Statement to be taken.
11. End use declaration from the applicants to be held on record
12. PSL declaration as per PNBHFL format to be held on record.

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: PRADEEP YOGENDRA NISHAD
Landline No: 1800 120 8800



M. S. Konar



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

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