

Branch Office: THANE
 Applicant: RAJAN RAMAPATI SINGH
 RAMAPATI RAMAVADH SINGH

Date: 18-Aug-2026
 Ref No.: HOU/THA/0826/5198852

Guarantor: N/A
 Address: FLAT NO C/603 AASHRAY PEARL, DIPTI SKY CITY, AMBERNATH EAST, ., Thane, MAHARASHTRA, 421501, Thane, India
 Email: hi.rajansingh18@gmail.com
 Version No.: 10
 Contact No. 9082421427

Dear Sir/Madam,

With reference to your loan application dated 13-08-2026, 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 2850000 (INR Twenty Eight Lakh Fifty Thousand Only)
Insurance Premium	INR 57000 (INR Fifty Seven Thousand Only)
Total Loan Amount	INR 2907000 (INR Twenty Nine Lakh Seven Thousand Only)
3. Repayment Term	240 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 24861 (INR Twenty Four Thousand Eight Hundred and Sixty One Only)
8. Processing fees receivable:	INR 27501.00 (INR Twenty Seven Thousand Five Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No.302, 3rd Floor, Wing C, \Flat No.302, 3rd Floor, Wing C, Aashray Pearl Co-Op Housing, Society Ltd Pale, Ambernath East, thane, Thane, MAHARASHTRA, India, 421501
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. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.

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: Monu Hrishikesh Singh
 Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Unit No. 204, 2nd Floor, Dev Corpora, Eastern Express Highway, Thane West, Mumbai, Maharashtra – 400601

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

Thanking you,



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

Yours faithfully
For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s)(Name / Signature)
RAJAN RAMAPATI SINGH
RAMAPATI RAMAVADH SINGH



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