

Branch Office: KHARADI
Applicant: KUNAL DILIP GIRNAR
MANISHA KUNAL GIRNAR

Date: 12-Sep-2026
Ref No.: HOU/KRDI/0826/5196851

Guarantor: N/A
Address: S/O, DILIP GIRNAR, FLAT NO.103,, SHREE APPARTMENT PHASE10, KUNJIR COLONY, MANJARI
BUDRUK, PUNE, Pune, MAHARASHTRA, 412307, Pune, India
Email: kunalgirnar84@gmail.com
Version No.: 13
Contact No. 8484841375

Dear Sir/Madam,

With reference to your loan application dated 12-08-2026, 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 3685440 (INR Thirty Six Lakh Eighty Five Thousand Four Hundred Forty Only)
Insurance Premium	INR 111000 (INR One Lakh Eleven Thousand Only)
Total Loan Amount	INR 3796440 (INR Thirty Seven Lakh Ninety Six Thousand Four Hundred Forty Only)
3. Repayment Term	300 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 30060 (INR Thirty Thousand Sixty Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 101, PLOT NO 40, GAT NO 862, 1ST FLOOR, Vrindavan Garden Real Pearl Society, Vrindavan Garden Real Pearl Society, PUNE, WAGHOLI, Pune, WAGHOLI, Pune, MAHARASHTRA, India, 412207
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. Required NOC of Axis Bank Rs.80k loan before disbursement
2. AL Rs.8.23 Lakhs from Bank of Baroda NOC to be documented upfront before disbursement
3. Subject to clearance of Processing Fees.
4. 12. AL BOB Rs.8.23 Lakhs SOA to be documented
5. 3. Repayments to be taken from applicant's salary ac Axis Bank**23217
6. 7. OCR Receipts along with its Source to be documented before disbursement
7. 11. HR Mail/Confirmation to be taken from HR domain before disbursement
8. Acknowledged Key Facts Statement to be taken.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. OCR clearance (if applicable) to be taken before disbursement.

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: Ramdas Rajendra Mule
Landline No: 1800 120 8800

Relationship Manager: