

Branch Office: PIMPRI CHINCHWAD
Applicant: AJIT SURESH THITAME
NILIMA AJIT THITAME

Date: 01-Sep-2026
Ref No.: HOU/PM/0826/5189211

Guarantor: N/A
Address: FLAT NO 1 GROUND FLOOR TUPE NIWAS, SR NO - 71/1/1 TAPKIR NAGAR, RAHATNI, ., Pune,
MAHARASHTRA, 411017, India
Email: ajitthitame16@gmail.com
Version No.: 4
Contact No. 9881191722

Dear Sir/Madam,

With reference to your loan application dated 05-08-2026, 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 5300000 (INR Fifty Three Lakh Only)
Insurance Premium	INR 180000 (INR One Lakh Eighty Thousand Only)
Total Loan Amount	INR 5480000 (INR Fifty Four Lakh Eighty 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 47557 (INR Forty Seven Thousand Five Hundred and Fifty Seven Only)
8. Processing fees receivable:	INR 52001.00 (INR Fifty Two Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat no 306, WING B, NA, s no. 10/5/1/4,10/5/1/5, sai landmark, thergaon, NA, Pune, Dagdu patil, Pune, MAHARASHTRA, India, 411033
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. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
3. • All property owners to be on loan structure
4. • Co-app vernacular declaration to be documented.
5. • OCR proof to be documented.
6. • Builder NOC to be documented.
7. • Applicant Sign proof and e sign to be documented at the time of disbursement.
8. • BCM/BBH Need to visit on All four Business premises and Visit to be positive & documented with Geo tagging photo.
9. • All four Business premises rent agreement to be documented and verified in the BCM/BBH business visit.
10. • Repayment to be taken through NACH mode only form HDFC BANK A/C 12271000008642.
11. • Digi locker of applicant and co-app to be Positive.
12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. OCR clearance (if applicable) to be taken before disbursement.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. Acknowledged Key Facts Statement to be taken.
17. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
18. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).