

Branch Office: JALGAON
Applicant: AMOLKUMAR SHALIKRAO BHADANE
VAISHALI AMOL BHADANE

Date: 19-Aug-2026
Ref No.: HOU/JLG/0826/5201953

Guarantor: N/A
Address: AT FLAT NO K 604 KARNAVATI ENCLAVE, OPP SHRINAND CITI 3, NEAR DOON SCHOOL ROAD, NEW MANINAGAR RAMOL AHMEDABAD, GUJRAT, GUJRAT, Ahmedabad, Gujarat, 382449, Ahmedabad, India
Email: bhadane1511@gmail.com
Version No.: 3
Contact No. 8347527262

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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 1200000 (INR Twelve Lakh Only)
Insurance Premium	INR 42000 (INR Forty Two Thousand Only)
Total Loan Amount	INR 1242000 (INR Twelve Lakh Forty Two Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.40% = 8.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15566 (INR Fifteen Thousand Five Hundred and Sixty Six Only)
8. Processing fees receivable:	INR 12981.18 (INR Twelve Thousand Nine Hundred and Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Row House No 203, Floor Ground Floor, Block Row Houses, Project SHREE NT MUNDADA CITY, Plot No. 03, Final Plot No. 03, S.NO. 1327/1/A, Ahead of Swami Samarth Kendra, Mundada Nagar, Near Shirud Naka Road, Amalner, Jalgaon, Jalgaon, Jalgaon, MAHARASHTRA, India, 425401
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 residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. Subject to positive FI and FCU report.
4. LTV as per PNBHFL Norms.
5. Subject to Legal and technical clearance of property
6. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
7. Ownership of property is to be with main applicant or jointly with co-applicant
8. Repayment to be taken through NACH mode only from Salary account of the applicant AXIS Bank Ac No.**494
9. Acknowledged Key Facts Statement to be taken.
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. OCR clearance (if applicable) to be taken before disbursement.
12. Property being offered as collateral needs to be insured for the tenure of the loan

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).

① *As Bhadane*

② *VAR*

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



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Customer Service Manager: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: Office No. 5-6-7-8, Third Floor (East Part), Gitai Plaza, CTS no. 2672A/1, Plot No. 22, Patap Nagar,
Behind ICICI Bank, Jalgaon, Maharashtra - 425001

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

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

① AB Bhadane ② VA Ravi
Accepted all terms and conditions

Borrower(s) (Name / Signature)

AMOLKUMAR SHALIKRAO BHADANE
VAISHALI AMOL BHADANE