

Branch Office: KHARADI
Applicant: DEVENDRA SURESH JADHAV
UJJWALA SURESH JADHAV

Date: 29-Aug-2026
Ref No.: HOU/KRDI/0826/5184426

Guarantor: N/A
Address: NEAR JAY TULJABHAVANI MANDIR, S.N 26 MUNJABA WASTI, SANGHARSH MITHRA MANDAL ROAD,
DHANORI PUNE, Pune, MAHARASHTRA, 411015, Pune, India
Email: jadhavdevendra47@gmail.com
Version No.: 5
Contact No. 9130485099

Dear Sir/Madam,

With reference to your loan application dated 02-08-2026, 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 2990000 (INR Twenty Nine Lakh Ninety Thousand Only)
	Insurance Premium	INR 149500 (INR One Lakh Forty Nine Thousand Five Hundred Only)
	Total Loan Amount	INR 3139500 (INR Thirty One Lakh Thirty Nine Thousand Five Hundred Only)
3.	Repayment Term	360 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 24141 (INR Twenty Four Thousand One Hundred and Forty One Only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	FLAT NO 102, S NO 26/2/1/35, 1ST FLOOR, TIRUPATI KUNJ, PUNE, DHANORI ROAD, Pune, DHANORI, Pune, MAHARASHTRA, India, 411015
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. Foreclosure letter & List of Documents from the lender bank to be held on record
2. Property should be in the name of applicant only- Mr.Devendra Jadhav
3. • Repayment to come from applicants' salary account of BOM- A/ C No.-60781.
4. • FTE of office to be documented.
5. • Digi locker of applicant & co-applicant to be taken on record.
6. • OCR clearance to be documented.
7. • Closure of personal loan of 1.10 Lakh and 75k to be documented prior to disbursement.
8. • Form 16 part A to be documented on records.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Acknowledged Key Facts Statement to be taken.
13. Applicant form 16 or 26as of last three years to be documented prior to 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.

