

Branch Office: WARJE
Applicant: OMKAR SATISH RAIKWAD
SATISH KRISHNARAO RAIKWAD
KANTA SATISH RAIKWAD

Date: 20-Aug-2026
Ref No.: HOU/WRJE/0826/5201281

Guarantor: N/A
Address: E3/2 SUN EMPIRE SOCIETY, SUNCITY ROAD, SINHGAD ROAD, PUNE CITY, ANANDNAGAR, PUNE, .,
Pune, MAHARASHTRA, 411051, India
Email: omkarraikwad01@gmail.com
Version No.: 7
Contact No. 9834412995

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 12400000 (INR One Crore Twenty Four Lakh Only)
Insurance Premium	INR 372000 (INR Three Lakh Seventy Two Thousand Only)
Total Loan Amount	INR 12772000 (INR One Crore Twenty Seven Lakh Seventy Two Thousand 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% -5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 144 Installments INR 104283 (INR One Lakh Four Thousand Two Hundred and Eighty Three Only) 145- 360 Installments INR 77381 (INR Seventy Seven Thousand Three Hundred and Eighty One Only)
8. Processing fees receivable:	INR 123001.00 (INR One Lakh Twenty Three Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	ROW HOUSE NO 10, SR NO 7/1B/1, 7/1B/2, 7/1B/3, 7/1B/4, 9/8/2, 9/24, 9/25A, 9/25B, 9/26, 9/33A, 9/33B, 9/5+6+7/3B, 9/27 BLD E5, SR NO 7/1B/1, 7/1B/2, 7/1B/3, 7/1B/4, 9/8/2, 9/24, 9/25A, 9/25B, 9/26, 9/33A, 9/33B, 9/5+6+7/3B, 9/27, SUN EMPIRE, WADGAON, PUNE, Pune, WADGAON, Pune, MAHARASHTRA, India, 411041
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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. 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.
3. Subject to clearance of Processing Fees.
4. Closer proof of Rs. 129000 availed on 28-01-2024 to be documented.
5. Latest company salary slip & banking of Controls International plc to be documented.
6. All property owners to be on loan structure.
7. Ownership of property is to be with main applicant or jointly with co-applicant
8. Subject to Legal and technical clearance of property
9. Repayment to be taken through NACH mode only from Salary account of the applicant
10. LTV shall be restricted to lower of 75% of Cost of Property or Market Value
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. Property being offered as collateral needs to be insured for the tenure of the loan