

Branch Office: PUNE
Applicant: DINESH MOLANGIRI
MADHAVI MOLANGIRI

Date: 20-May-2026
Ref No.: NHL/PUN/0526/5098757

Guarantor: N/A
Address: HOUSE NO 237, VIDI KAMGAR VASHAT, NR CHANDAN NAGAR POLICE, KHARADI, Pune,
MAHARASHTRA, 411014, Pune, India
Email: dm3249@gmail.com
Version No.: 3
Contact No. 9881019441

Dear Sir/Madam,

With reference to your loan application dated 14-05-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 200000 (INR Two Lakh Only)
Total Loan Amount	INR 4200000 (INR Forty Two Lakh Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 43858 (INR Forty Three Thousand Eight Hundred and Fifty Eight Only)
8. Processing fees receivable:	INR 93811.18 (INR Ninety Three Thousand Eight Hundred and Eleven Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 204, 2ND FLOOR, SR NO 16, HISSA NO 2 & 4, WING F, SR NO 16, HISSA NO 2 & 4, PALLADIUM HOMES, DHANORI, NEAR TIRUPATI KASHIGANGA PROJECT, Pune, DHANORI LOHEGAON ROAD, 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. Property should be in the name of applicant only
2. Repayment to come from applicants' salary account of Pune Peoples Bank- A/ C No.-0254.
3. Digi locker of applicant & co-applicant to be taken on record.
4. Subject to closure of PNBHFL with loan amount- Rs.16.80 Lacs with POS- Rs.2.58 Lacs from his own funds.
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Acknowledged Key Facts Statement to be taken.
7. End Use letter to be documented from applicant

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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Relationship Manager:

Dinesh B.M.

Madhavi

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

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