

Branch Office: WARJE
Applicant: UTTAM PRITAM SHINDE
PARWATI UTTAM SHINDE

Date: 22-Aug-2026
Ref No.: HOU/WRJE/0826/5200683

Guarantor: N/A
Address: GHAR NO 38, NANANAGAR,, NEAR DEEPAK SUPER MARKET,, KIRKATWADI,PUNE, PUNE, Pune,
MAHARASHTRA, 411041, Pune, India
Email: ushinde780@gmail.com
Version No.: 6
Contact No. 9673076575

Dear Sir/Madam,

With reference to your loan application dated 17-08-2026, 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 3186916 (INR Thirty One Lakh Eighty Six Thousand Nine Hundred and Sixteen Only)
Insurance Premium	INR 159346 (INR One Lakh Fifty Nine Thousand Three Hundred and Forty Six Only)
Total Loan Amount	INR 3346262 (INR Thirty Three Lakh Forty Six Thousand Two Hundred and Sixty Two 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% - 5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 24788 (INR Twenty Four Thousand Seven Hundred and Eighty Eight Only)
8. Processing fees receivable:	INR 8697.00 (INR Eight Thousand Six Hundred and Ninety Seven Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 406 4TH FLOOR, GAT NO-107, B WING, GAT NO-107, GOKHALE HEIGHTS, NEAR URBAN GRAM SOCIETY, PUNE, Pune, KIRKATWADI, Pune, MAHARASHTRA, India, 411024
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. Additional 6 SPDCs of co-applicant's salary bank ac to be submitted
2. Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
3. App & co-app ID card to be documented.
4. Subject to legal and technical clearance property
5. Positive FI report of co-app for both residence and employment to be documented
6. Property to be in the name of applicant or/& co-applicant only.
7. LTV shall be restricted as per PNBHFL policy norms.
8. Digi locker verification to be done/ DIPM process to be followed.
9. Subject to legal and technical clearance property
10. Repayment to be taken through app salary account.
11. Acknowledged Key Facts Statement to be taken.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. OCR clearance (if applicable) to be taken 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).

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