

Branch Office: PIMPRI CHINCHWAD
Applicant: KSHITIJ AAKASH THORAT
ROHIDAS KONDIRAM SHINDE

Date: 17-Sep-2026
Ref No.: HOU/PM/0926/5221877

Guarantor: N/A
Address: 13 TADIWALA ROAD, BAL MITRA TARUN MANDAL, NEAR DIZEL COLONY, PUNE, CITY, ., Pune,
MAHARASHTRA, 411001, Pune, India
Email: kshitija610@gmail.com
Version No.: 4
Contact No. 8237776155

Dear Sir/Madam,

With reference to your loan application dated 15-09-2026, 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 1800000 (INR Eighteen Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 1890000 (INR Eighteen Lakh Ninety Thousand Only)
3. Repayment Term	348 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 14116 (INR Fourteen Thousand One Hundred and Sixteen Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat No B1-517, Floor 5th floor, Block Building B1 Phase 2, Project Xrbia Singa Pune, S. No. 309/1, 309/2,, Village At Charholi,, Tal. Haveli, Dist. Pune- 412105., Khed, Pune, MAHARASHTRA, India, 412105
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 clearance of Processing Fees.
2. All property owners to be on loan structure.
3. LTV shall be restricted as per PNBHFL policy norms.
4. Repayment to be taken through NACH mode only from Salary account of the applicant
5. Subject to clearance of legal & technical of collateral.
6. OSV to be done on self attested redacted adhaar card copy of all applicants, FTE should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person. • Digilocker aadhaar verification of all the applicant to be done. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
7. 7% stamp duty/Index 2/RR receipt to be documented before disbursement. • OSV to be done on self attested redacted adhaar card copy of all applicants, FTE should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person. • Digilocker aadhaar verification of all the applicant to be done. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented
8. FTE RV visit to be done.
9. FTE EV visit to be done/Positive FI EV report to be documented for both applicants.
10. Property to be in the name of applicant only.
11. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
12. OCR clearance (if applicable) to be taken before disbursement.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Acknowledged Key Facts Statement to be taken.
15. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does