

Branch Office: PIMPRI CHINCHWAD
Applicant: PRAMOD MAHADEV NALAWADE
GAYATREE ARJUN WAGHMARE

Date: 16-Oct-2026
Ref No.: HOU/PM/0726/5172848

Guarantor: N/A
Address: PMY SOCIETY , RAIGAD BUILDING, FLAT NO-401,4TH FLOOR,, KOTWAL WADI,, CHAROLI, Khed,
MAHARASHTRA, 412105, Ratnagiri, India
Email: pramod.nalawade29@gmail.com
Version No.: 10
Contact No. 7498217923

Dear Sir/Madam,

With reference to your loan application dated 21-07-2026, 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 3429296 (INR Thirty Four Lakh Twenty Nine Thousand Two Hundred and Ninety Six Only)
	Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
	Total Loan Amount	INR 3569296 (INR Thirty Five Lakh Sixty Nine Thousand Two Hundred and Ninety Six 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 26690 (INR Twenty Six Thousand Six Hundred Ninety 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 1202, Floor 12th floor, Block WING A, Project SHRIRAM PARK MAGIC TOWER, Project at S No 42 46 Alandi Markal road, Village Alandi Taluka Khed pune 412105, Khed, Ratnagiri, 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 satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to clearance of Processing Fees.
4. Subject to positive residence verification.
5. FTE EV visit to be done/ HR mail confirmation to be taken for both applicants.
6. Positive FI report to be documented/ FTE RV visit to be done.
7. Applicant HL of SBI availed on June 26 RTR to be documented.
8. Repayment to come from applicants' saving a/c HDFC 6452
9. Property to be in the name of applicant or/& co-applicant only.
10. LTV shall be restricted as per PNBHFL policy norms.
11. Digi locker verification to be done/ DIPM process to be followed.
12. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Acknowledged Key Facts Statement to be taken.
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Shantilal Kisan Khose
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad, Pune

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
PRAMOD MAHADEV NALAWADE
GAYATREE ARJUN WAGHMARE