

Branch Office: PIMPRI CHINCHWAD  
Applicant: ARVIND IRANNA MAHANT  
GIRIJA ARVIND MAHANT

Date: 24-Aug-2026  
Ref No.: HOU/PM/0826/5204212

Guarantor: N/A  
Address: FLAT NO.16,GANGASAGAR CEMBERS,, NEAR OM HOSPITAL, INDIRANAGAR, CHINCHWAD, ., Pune,  
MAHARASHITRA, 411033, India  
Email: mahantarvind@hotmail.com  
Version No.: 5  
Contact No. 9422325772

Dear Sir/Madam,

With reference to your loan application dated 20-08-2026, 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 3000000 (INR Thirty Lakh Only)                                                                                                                                                                                                            |
| Insurance Premium                       | INR 150000 (INR One Lakh Fifty Thousand Only)                                                                                                                                                                                                 |
| Total Loan Amount                       | INR 3150000 (INR Thirty One Lakh Fifty Thousand 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement                                                                                                                                                             |
| 7. Equated Monthly Instalment ("EMI") * | INR 30468 (INR Thirty Thousand Four Hundred and Sixty Eight Only)                                                                                                                                                                             |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                                                                                                                                      |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                                                                                         |
| 10. Security                            | FLAT NO-08, CTS 1708 to 1710, 2nd floor, Survey No. 295 Hissa No. 48,43,40, S NO-295, SAI RESIDENCY, Sai Residency Co-operative Housing Society Ltd., CHINCHWAD, VIVEKNAGAR, Pune, KAKADE PARK, KESHEVNAGAR, Pune, MAHARASHTRA, India, 411033 |
| 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. Tenant NOC along with rent agreement and S V Proof to be documented
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. Repayment to be taken through NACH mode only from Salary account of the applicant
4. Subject to Legal and technical clearance of property
5. LTV shall be restricted to lower of 90% of Cost of Property or Market Value
6. Ownership of property is to be with main applicant or jointly with co-applicant
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. OCR clearance (if applicable) to be taken before disbursement.
9. Acknowledged Key Facts Statement to be taken.

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

*(Signature)*  
*(Signature) G.A*

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  
CIN: L65922DL1988PLCO33856