

Branch Office: PIMPRI CHINCHWAD
Applicant: PRAMOD RAMKISAN KHARAT
SUJATA SAKHARAM HAKALE

Date: 26-Aug-2026
Ref No.: HOU/PM/0826/5205780

Guarantor: N/A
Address: FLAT NO 1103, C WING,, AKASHVEDH SOCIETY,, NEAR CITY PRIDE SCHOOL,, , Pune, MAHARASHTRA, 411062, India
Email: kharatpr9@gmail.com
Version No.: 4
Contact No. 9420412093

Dear Sir/Madam,

With reference to your loan application dated 22-08-2026, 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 3050000 (INR Thirty Lakh Fifty Thousand Only)
Insurance Premium	INR 106000 (INR One Lakh Six Thousand Only)
Total Loan Amount	INR 3156000 (INR Thirty One Lakh Fifty Six 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 31264 (INR Thirty One Thousand Two Hundred and Sixty Four Only)
8. Processing fees receivable:	INR 29501.00 (INR Twenty Nine Thousand Five Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO-A-12, S NO-102/A, SAI LEELA PARK-A, DUDULGAON, PUNE, Khed, NA, 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. Marriage certificate or affidavit to be submitted
2. LTV shall be restricted as per PNBHFL policy norms.
3. Repayment to be taken from applicant's salary account
4. Digi locker verification to be done/ DIPM process to be followed.
5. Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
6. Plot should be demarcated, Clearance from TSG team for ring fencing & demarcation need to be documented on record
7. Co-app sign proof to be documented.
8. Property to be in the name of applicant or/& co-applicant only.
9. Subject to legal and technical clearance property
10. FTE EV visit to be done/HR mail confirmation to be taken.
11. 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
12. OCR clearance (if applicable) to be taken before disbursement.
13. Acknowledged Key Facts Statement to be taken.
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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 RAMKISAN KHARAT
SUJATA SAKHARAM HAKALE