

Branch Office: PIMPRI CHINCHWAD
Applicant: KIRAN SULTAN SHAIKH
SULTAN BABU SHAIKH

Date: 15-Sep-2026
Ref No.: HOU/PM/0926/5217905

Guarantor: N/A

Address: PLOT NO 107, ROW HOUSE NO A/2, INDRA YANI VIDYA MANDIR INDRA YANI COLLEGE, TALEGAV
DABHADE.,, Pune, MAHARASHTRA, 410506, India

Email: krianshaikh89@gmail.com

Version No.: 4

Contact No. 8767028464

Dear Sir/Madam,

With reference to your loan application dated 09-09-2026, 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 1750000 (INR Seventeen Lakh Fifty Thousand Only)
Insurance Premium	INR 87500 (INR Eighty Seven Thousand Five Hundred Only)
Total Loan Amount	INR 1837500 (INR Eighteen Lakh Thirty Seven Thousand Five Hundred Only)
3. Repayment Term	240 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 16063 (INR Sixteen Thousand Sixty Three Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 402, Wing Aarya A, 4 TH FLOOR, GAT NO 359, GAT NO 359, SAARRTHI SWADESH CHSL, NA, JAMBHUL, NA, Pune, KANHE ROAD, Pune, MAHARASHTRA, India, 412106
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:

11. Applicant 3 Experience Property To be documented
1. Sanction is Subject to Legal & Technical clearance of the property
6. Repayment to come from applicants' saving a/c SBI Bank-4847.
7. Property to be in the name of applicants and or jointly with co-applicant only.
8. OCR proof and clearance from banking to be documented
10. Applicant and Co-applicant Form 16 To be documented
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.

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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