

Revised

Branch Office: KHARADI
Applicant: SWAPNIL BABASHEB JADHAV
TEJASWINI AHIRE

Date: 18-May-2026
Ref No.: HOU/KRDI/0426/5064511

Guarantor: N/A
Address: NARMADA SADAN, NEAR DREAMLAND HOTEL, AMBETHAN CHOWK CHAKAN PUNE, Khed,
MAHARASHTRA, 410501, India
Email: swapnilj11143@gmail.com
Version No.: 8
Contact No. 9623907030

Dear Sir/Madam,

With reference to your loan application dated 10-04-2026, 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	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26940 (INR Twenty Six Thousand Nine Hundred Forty Only)
8. Processing fee receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No 305, Floor 2nd floor, Block Building I1, Project The Urbana I1, N5A & N5B, swapnanagri apartment, road khed chakan, gat no 401 460 461, gat no 4600 4602 4602, Khed, Ratnagiri, MAHARASHTRA, India, 410501
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. HR mail confirmation of employment required
2. Property to be registered in name of Applicant and/or Co-Applicant
3. Repayment from A/c No***904
4. AADHAR EVERFICATION TO BE DONE
5. LTV to be restricted as per PNBHFL policy norms
6. Acknowledged Key Facts Statement to be taken.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan

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: Rama Bhimrao Khot
Landline No: 1800 120 8800

Relationship Manager:

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