

Branch Office: KHARADI  
Applicant: VIKRAM ANNASAHEB NALAWADE  
POONAM VIKRAM NALAVADE

Date: 24-Sep-2026  
Ref No.: HOU/KRDI/0826/5208003

Guarantor: N/A  
Address: DEEP JYOTI HIGHT SECOND FLOOR, FLAT NO. 5 NEAR ABHINAV COLLEGE, NARHE PUNE, ., Pune,  
MAHARASHTRA, 411041, Pune, India  
Email: vikramnalawade0710@gmail.com  
Version No.: 5  
Contact No. 9420848654

Dear Sir/Madam,

With reference to your loan application dated 26-08-2026, 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 1500000 (INR Fifteen Lakh Only)                                                                                                                                          |
| Insurance Premium                       | INR 75000 (INR Seventy Five Thousand Only)                                                                                                                                   |
| Total Loan Amount                       | INR 1575000 (INR Fifteen Lakh Seventy Five Thousand 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement                                                                                            |
| 7. Equated Monthly Instalment ("EMI") * | INR 12111 (INR Twelve Thousand One Hundred and Eleven Only)                                                                                                                  |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                                                                     |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                                                                        |
| 10. Security                            | Unit Flat no 1311, Floor 13th floor, Block Building E, Project Sai Nagari- Phase 1, 2 & 3, gujar nimbalkarwadi, haveli, gat no 82 71, Pune, Pune, MAHARASHTRA, India, 411046 |
| 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. Less than 12 EMI remaining of PL of Rs 1.16 lacs to be provided
2. Subject to clearance of Processing Fees.
3. AADHAR EVERFICATION TO BE done
4. LTV to be restricted as per PNBHFL policy norms.
5. Property to be registered in name of Applicant and/or Co-Applicant
6. HR mail confirmation to be provided
7. EMI to be deducted from salary acc
8. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Acknowledged Key Facts Statement to be taken.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Dual surname declaration on applicant to be documented prior to 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: Ramdas Rajendra Mule  
Landline No: 1800 120 8800