

Branch Office: PUNE
Applicant: MITHALI CHANDRESH AHIRWAR
KIRTI CHANDRESH AHIRWAR
CHANDRESH GULAB AHIRWAR

Date: 31-Aug-2026
Ref No.: NHL/PUN/0826/5207720

Guarantor: N/A
Address: A WING FLAT NO 204, SHAKUNTALA KANADE PARK, HANDEWADI ROAD MOHAMADWADI UNDARI, ..
Pune, MAHARASHTRA, 411060, India
Email: ahirwarmithali23@gmail.com
Version No.: 4
Contact No. 8999407204

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	Non Housing Loan, Personal use
2. Loan Amount	INR 700000 (INR Seven Lakh Only)
Insurance Premium	INR 35000 (INR Thirty Five Thousand Only)
Total Loan Amount	INR 735000 (INR Seven Lakh Thirty Five 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 7676 (INR Seven Thousand Six Hundred and Seventy Six Only)
8. Processing fees receivable:	INR 14161.18 (INR Fourteen Thousand One Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 204, 2ND FLOOR, BUILDING A, SURVEY NO 28/2A/17, TULASI SHAKUNTALA KANADE NAGAR,, UNDRI, Pune, Pune, MAHARASHTRA, India, 411060
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. 6. repayment from Applicant salary account as per primary Lan
2. End Use letter to be documented from applicant
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. End use declaration from the applicants to be held on record

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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Unit No. 601, 602, 603, 604, 605, 606, 6th Floor, Conclave, Behind Pride