

Branch Office: PIMPRI CHINCHWAD
Applicant: RAJEEV KUMAR SARAF
SHWETA SARAF
S AND P FINGROW PRIVATE LIMITED

Date: 03-Sep-2026
Ref No.: NHL/PM/0826/5189751

Guarantor: N/A
Address: FLAT NO 1304, ASCENT TOWER NO. 49,, AMANORA PARK TOWN,, HADAPSAR, ., Pune, MAHARASHTRA, 411028, Pune, India
Email: rajeev.saraf006@gmail.com
Version No.: 6
Contact No. 9823172604

Dear Sir/Madam,

With reference to your loan application dated 05-08-2026, 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, Business Purpose
2. Loan Amount	INR 8771000 (INR Eighty Seven Lakh Seventy One Thousand Only)
Insurance Premium	INR 87710 (INR Eighty Seven Thousand Seven Hundred Ten Only)
Total Loan Amount	INR 8858710 (INR Eighty Eight Lakh Fifty Eight Thousand Seven Hundred Ten 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 92505 (INR Ninety Two Thousand Five Hundred Five Only)
8. Processing fees receivable:	INR 75267.48 (INR Seventy Five Thousand Two Hundred and Sixty Seven Rupees And Forty Eight Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO. 049-1304, Tower No 049, 13 TH FLOOR, SR.NO. 138+139+173+177+ 181+182+ 184+185+187 to 201and 242 to 244, S NO-138+139+173+177+181+182+184+185+187 TO 201 AND 242 TO 244, AMANORA ASCENT TOWERS, AMANORA PARK TOWN, HADAPSAR, NA, Pune, SECTOR NO-6, Pune, MAHARASHTRA, India, 411028 FLAT NO. 049-1305, Tower No 049, 13 TH FLOOR, 138+139+173+177+ 181+182+ 184+185+187 to 201and 242 to 244, S NO-138+139+173+177+181+182+184+185+187 TO 201 AND 242 TO 244, AMANORA PARK TOWN, AMANORA ASCENT TOWERS NO-49, HADAPSAR, NA, Pune, SECTOR NO-6, Pune, MAHARASHTRA, India, 411028
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. Subject to clearance of Processing Fees.
2. NOC from another director Mrs. Aradhana Pandit to be submitted
3. S&P Fingrow Pvt to be added as co-applicant in loan structure
4. Repayment from Axis Bank Savings Ac No ending with ****1204
5. All property owners to be added in loan structure
6. Additional 6 SPDCs of Kotak Mahindra Bank SB Ac no ending with ****1828 to be submitted
7. LTV should be restricted to 45% of market value of property
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. PSL declaration as per PNBHFL format to be held on record.
10. End Use letter to be documented from applicant
11. Acknowledged Key Facts Statement to be taken.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on

A

C1

C2

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

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