

Branch Office: PIMPRI CHINCHWAD
Applicant: ASHUTOSH RANJAN PANDEY
SHRUTI PANDEY

Date: 25-Sep-2026
Ref No.: NHL/PM/0926/5217968

Guarantor: N/A
Address: FLAT NO Q 106 TANISH ORCHID, PHASE 2 CHARHOLI BK HAVELI, CHINCHWAD SR NO 491/1/2/3/4/5/6/7,
AIRPORT ROAD CHARHOLI PUNE, Khed, MAHARASHTRA, 412105, Pune, India
Email: ashuranjan08@gmail.com
Version No.: 5
Contact No. 9545440389

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	Non Housing Loan, Personal use
2.	Loan Amount	INR 1600000 (INR Sixteen Lakh Only)
	Insurance Premium	INR 58000 (INR Fifty Eight Thousand Only)
	Total Loan Amount	INR 1658000 (INR Sixteen Lakh Fifty Eight 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 17314 (INR Seventeen Thousand Three Hundred and Fourteen Only)
8.	Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	Flat No 106, Building Q, 1st Floor, HISSA NO 1,2,3,4,5A,5B,6,7, Tanish Orchid, SR No 491, Alandi, Pune, Pune, Charholi Bk, Pune, MAHARASHTRA, India, 411001
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. 9. Positive FTE RV to be done.
3. 10. Positive HR mail confirmation to be documented or Positive FTE to be done.
4. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. 6. Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
8. 1. Property offered as collateral should comply with PNB Housing Finance Legal & Technical norms.
9. 3. Repayment to come from applicants' saving a/c HDFC BANK – 6739
10. 4. All Property owner should be in deal structure.
11. 5. Digi locker verification to be done/ DIMP process to be followed.
12. 8. End use Letter to be documented.
13. End Use letter to be documented from applicant
14. End use declaration from the applicants to be held on record
15. Acknowledged Key Facts Statement to be taken.
16. 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: Shantilal Kisan Khose
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad,
Pune

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
ASHUTOSH RANJAN PANDEY
SHRUTI PANDEY