

Stamp Document ID(s): PL101AK602  
Stamp Sr. No.: REVENUE-STAMP-PL101AK602

Branch Office: PIMPRI CHINCHWAD  
Applicant: STEFFI MICHAEL GARD  
MICHEAL GARD

Date: 25-Jun-2026  
Ref No.: HOU/PM/0626/5138951

Guarantor: N/A  
Address: D/O MICHAEL GARD PARIJAT BUN FLAT NO 22, SPINE ROAD NEAR BINDU NURSING HOME, CHINCHWAD STATION ROAD CHINCHWAR PUNE, , Pune, MAHARASHTRA, 411033, Pune, India  
Email: steffigard0712@gmail.com  
Version No.: 9  
Contact No. 8552892817

Dear Sir/Madam,

With reference to your loan application dated 23-06-2026, 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 4946000 (INR Forty Nine Lakh Forty Six Thousand Only)                                                                                                                    |
| Insurance Premium                       | INR 245400 (INR Two Lakh Forty Five Thousand Four Hundred Only)                                                                                                              |
| Total Loan Amount                       | INR 5191400 (INR Fifty One Lakh Ninety One Thousand Four Hundred 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement                                                                                            |
| 7. Equated Monthly Instalment ("EMI") * | INR 50515 (INR Fifty Thousand Five Hundred and Fifteen Only)                                                                                                                 |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                                                                     |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                        |
| 10. Security                            | PLOT NO 34, Gat No. 590/3, (OLD SURVEY NO. 212), OSIAN LIFELANDS 1, Osian Lifelands Co-operative Housing Society Ltd., KANHE, NA, Pune, NA, Pune, MAHARASHTRA, India, 410506 |
| 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:

- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- FTE RV visit to be done.
- App PL of 7 lakhs RTR to be documented.
- Applicant appraisal/ offer letter where bifurcation of salary computation is mentioned to be documented.
- Subject to legal and technical clearance property
- Revise app form with correct address along with FCU vetting to be done.
- Repayment to be taken from applicant's salary account
- Plot should be demarcated, Clearance from TSG team for ring fencing & demarcation need to be documented on record
- LTV shall be restricted as per PNBHFL Policy norms
- Property to be in the name of applicant only.

Signature Not Verified

Digitally signed by Steffi Michael Gard  
Date: 2026.08.26 12:25:00 IST  
Reason: Agreement Executed  
Location: Maharashtra

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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:** Sandeep Sitaram Shinde  
**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)**  
STEFFI MICHAEL GARD  
MICHEAL GARD

Signature Not Verified

Digitally signed by Steffi Michael Gard  
Date: 2026.08.26 12:25:00 IST  
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