

Branch Office: PUNE
Applicant: PAWAN BIRADAR
RESHMA

Date: 09-Oct-2026
Ref No.: HOU/PUN/1026/5236076

Guarantor: N/A
Address: FLAT NO 08 PANT NAGAR COLONY NO -1,, SAI KRUPA BUILDING JADHAVWADI, CHIKHALI PUNE
RUPEE NAGAR, ., Pune, MAHARASHTRA, 411062, Pune, India
Email: pawanbiradar87@gmail.com
Version No.: 5
Contact No. 9359527256

Dear Sir/Madam,

With reference to your loan application dated 04-10-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 180000 (INR One Lakh Eighty Thousand Only)
Total Loan Amount	INR 4180000 (INR Forty One Lakh Eighty 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 31550 (INR Thirty One Thousand Five Hundred Fifty Only)
8. Processing fees receivable:	INR 46021.18 (INR Forty Six Thousand Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	
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. Current address proof of applicant to be taken
2. Salaried experience proof to be submitted
3. Copy of work orders of live and completed project to be submitted
4. FTE to visit live work site and photos to be uploaded in system/Live work site verification to be done through video PD by underwriter
5. 5. Digi locker of applicant and co applicant to be done before disbursement
6. 7. OCR to be documented on records.
7. 4. Property to be as per PNB HFL policy norms
8. 1. Sanction is Subject to Legal & Technical clearance of the property
9. 2. LTV to be restricted as per norms
10. 3. Repayments to be taken from operative account – BOM- 60432526478
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. 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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800