

Branch Office: PIMPRI CHINCHWAD
Applicant: DHONDIBA NARAYAN SHEVATE
PADMIN UDHAV NARWADE

Date: 25-Aug-2026
Ref No.: HOU/PM/0826/5202883

Guarantor: N/A
Address: PLOT NO B 76, YASH PARK KADACHIWADI CHAKAN, TAL KHED DIST PUNE, , Khed, MAHARASHTRA, 410501, India
Email: jayshevate672013@gmail.com
Version No.: 6
Contact No. 9511875161

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2900000 (INR Twenty Nine Lakh Only)
Insurance Premium	INR 145000 (INR One Lakh Forty Five Thousand Only)
Total Loan Amount	INR 3045000 (INR Thirty Lakh Forty Five Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.40% = 8.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26909 (INR Twenty Six Thousand Nine Hundred Nine Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO-905, WING B, 9TH FLOOR, GAT NO 42 OLD GAT NO 960, GAT NO-41/42, LAXMI VISHWA, GAT NO 41 OLD GAT NO 961, MEDANKARWADI, CHAKAN, Pune, CHAKAN-SHIKRAPUR ROAD, Pune, MAHARASHTRA, India, 410501
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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
3. Ownership of property is to be with main applicant jointly only
4. All property owners to be added in loan structure.
5. Subject to legal and technical clearance
6. Repayment from HDFC account *** 5150
7. CRE declaration to be collected in PNBHFL format.
8. LTV Restricted to 90 % of MV or COP Whichever is lower
9. Builder Purchase Case: Builder NOC, Demand letter with Positive RCU report to be documented before disbursement
10. OCR receipts and bank clearance to be documented
11. GST finfort to be done before disbursement
12. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Aadhaar matches with the customer in person
13. Aadhar to be verified with Digi Locker before disbursement
14. Positive Residence FI report to be documented before disbursement
15. OCR clearance (if applicable) to be taken before disbursement.
16. Acknowledged Key Facts Statement to be taken.
17. 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)
DHONDIBA NARAYAN SHEVATE
PADMIN UDHAV NARWADE