

Branch Office: KONDHWA
Applicant: SURENDRA SAMPATRAO WAGHMARE
MANISHA SURENDRA WAGHMARE

Date: 13-Oct-2026
Ref No.: NHL/KNDW/0926/5232400

Guarantor: N/A
Address: FLAT NO.14, BUILDING NO.35, SOUTH WING PRATIK NAGAR, SEC 3 AND 4 CHS, ., Pune, MAHARASHTRA, 411006, India
Email: waghmare.surendra@yahoo.com
Version No.: 6
Contact No. 8411007706

Dear Sir/Madam,

With reference to your loan application dated 28-09-2026, 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 600000 (INR Six Lakh Only)
Insurance Premium	INR 30000 (INR Thirty Thousand Only)
Total Loan Amount	INR 630000 (INR Six Lakh Thirty 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 6579 (INR Six Thousand Five Hundred and Seventy Nine Only)
8. Processing fees receivable:	INR 11153.00 (INR Eleven Thousand One Hundred and Fifty Three Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 14, SR NO 157, BUILDING NO 35, SOUTH WING, PRATIK NAGAR SECTOR NO 3, PUNE, Opp. Siddhivinayak Temple, Pune, YERAWADA, ., MAHARASHTRA, India, 411006
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. End Use letter to be documented from applicant
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. End use declaration from the applicants to be held on record

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: Deepak Shelke
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, 560, 5th Floor, Marvel Vista, Survey No. 599A, Sahney Sujan Park, Lulla Nagar, Pune - 411040



(Signature)

(Signature)