

Branch Office: PUNE
Applicant: RAM VILAS GADADE
VILAS SHIVAPPA GADADE

Date: 30-Apr-2026
Ref No.: HOU/PUN/0426/5074616

Guarantor: N/A
Address: C/O NILESH PATIL DWARKA CITY, C29 06 MAHALUNGE INGALE, KHED PUNE, ., Khed, MAHARASHTRA, 410501, Ratnagiri, India
Email: ramgadade1991@gmail.com

Version No.: 6
Contact No. 9637275722

Dear Sir/Madam,

With reference to your loan application dated 20-04-2026, 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 2990000 (INR Twenty Nine Lakh Ninety Thousand Only)
Insurance Premium	INR 105000 (INR One Lakh Five Thousand Only)
Total Loan Amount	INR 3095000 (INR Thirty Lakh Ninety Five 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") *	1- 60 Installments INR 35732 (INR Thirty Five Thousand Seven Hundred and Thirty Two Only) 61- 360 Installments INR 18208 (INR Eighteen Thousand Two Hundred Eight Only)
8. Processing fees receivable:	INR 34693.18 (INR Thirty Four Thousand Six Hundred and Ninety Three Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No 01, Floor 1st floor, Block Dwarka Project 2 Building C20, Project Dwarka Project 2 & 3, Gat.No 88 P 90 91 92 93 94 95 P 96 97 P, 113 2 122 123 124 P 125 126 127 128, At Village Mhalunge Tal Khed Dist.Pune 410501, Khed, Ratnagiri, 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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. Subject to clearance of Processing Fees.
3. OCR clearance (if applicable) to be taken before disbursement.
4. Property being offered as collateral needs to be insured for the tenure of the loan
5. Acknowledged Key Facts Statement to be taken.
6. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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.