

Branch Office: PIMPRI CHINCHWAD
Applicant: SUNIL GOPAL JADHAV
LEENA SUNIL JADHAV

Date: 25-Sep-2026
Ref No.: HOU/PM/0926/5221413

Guarantor: N/A
Address: SAHYADRI COLONY FLAT NO 1, S R NO - 44/1 SAHYADRI RESIDENCY, DAPODI PIMPLE GURAV PUNE, ,,
Pune, MAHARASHTRA, 411061, India
Email: suniljadhav587@gmail.com
Version No.: 4
Contact No. 9822292400

Dear Sir/Madam,

With reference to your loan application dated 14-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 8000000 (INR Eighty Lakh Only)
Insurance Premium	INR 400000 (INR Four Lakh Only)
Total Loan Amount	INR 8400000 (INR Eighty Four Lakh 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% -3.45% = 9.70% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 88732 (INR Eighty Eight Thousand Seven Hundred and Thirty Two Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 501, NA, 4TH FLOOR, MIRACAL CLASSIC WING A AND B, MIRACAL CLASSIC WING A AND B CO OP HOUSING SOCIETY LTD, SANGVI, SHIVAJI PARK, Pune, SR NO 74/2 CTS NO 2749, Pune, MAHARASHTRA, India, 411027
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 legal and technical clearance property
2. App vernacular declaration to be documented.
3. Declaration from customer (in PNBHFL format) that the rented property is not mortgaged and rentals are not assigned/hypothecated with any other banks/Fl.
4. Verification & photograph of tenanted property is mandatory done by field verification/technical agency. The report should also confirm that rentals considered are fair.
5. Digi locker verification to be done.
6. All property to be taken on loan str.
7. Property to be in the name of applicant or/& co-applicant only.
8. LTV shall be restricted to 65% of MV.
9. Repayment to be taken from app from HDFC account 1880.
10. Copy of ownership proof to be documented to verify rentals
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Acknowledged Key Facts Statement to be taken.
13. OCR clearance (if applicable) to be taken before disbursement.

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).