

Branch Office: PIMPRI CHINCHWAD
Applicant: SUNIL HANUMANT SHEJWAL
ANKITA NARAYAN WAGH

Date: 21-Sep-2026
Ref No.: HOU/PM/0926/5224254

Guarantor: N/A
Address: FLAT NO 303 GAT NO 272/1/10 JIVAN VISHVA SOCIETY, NEAR GLOBAL ACHIVER SCHOOL, GAIKWAD
WASTI MOSHI PUNE, Pune, MAHARASHTRA, 412105, Pune, India
Email: sunnilshejwal@gmail.com
Version No.: 4
Contact No. 8830262207

Dear Sir/Madam,

With reference to your loan application dated 17-09-2026, 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 2037000 (INR Twenty Lakh Thirty Seven Thousand Only)
Insurance Premium	INR 74295 (INR Seventy Four Thousand Two Hundred and Ninety Five Only)
Total Loan Amount	INR 2111295 (INR Twenty One Lakh Eleven Thousand Two Hundred and Ninety Five 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17924 (INR Seventeen Thousand Nine Hundred and Twenty Four Only)
8. Processing fees receivable:	INR 22857.78 (INR Twenty Two Thousand Eight Hundred and Fifty Seven Rupees And Seventy Eight Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat no 401, PLOT NO 10 AND 11, 4th Floor, GAT NO 50/1, Sai Rachana, NA, Pune, Pune, Pune, Moshi, Pune, MAHARASHTRA, India, 412105
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. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. • Repayment to come from Applicant in HDFC BANK – 4485.
4. • OCR proof and clearance from banking to be documented
5. • Sanction is Subject to Legal & Technical clearance of the property
6. Relationship proof - Marriage Certificate or affidavit to be submitted
7. Additional 6 SPDCs of co-applicant's salary bank ac to be submitted
8. Property and exposure of this LAN to be linked with all existing LANs
9. Acknowledged Key Facts Statement to be taken.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. OCR clearance (if applicable) to be taken before disbursement.
12. Application Form and KYCs duly signed with OSV to be taken from applicant & 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.

Customer Service Manager: Sandeep Sitaram Shinde
Landline No: 1800 120 8800