

Branch Office: NASHIK
Applicant: SACHIN ASHOK BHALERAO
SUPRIYA SACHIN BHALERAO

Date: 03-Sep-2026
Ref No.: HOU/NSK/0826/5208956

Guarantor: N/A
Address: PRINCE TOWN FLAT NO 202 SECOND FLOOR, G BLOCK SHETTIHALLI AIR FORCE TECHNICAL COLLEGE, JALAHALLI WEST BANGALORE KARNATAKA, ., Bangalore, Karnataka, 560015, India
Email: sachinabhalerao@gmail.com
Version No.: 4
Contact No. 9945077095

Dear Sir/Madam,

With reference to your loan application dated 28-08-2026, 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 1555000 (INR Fifteen Lakh Fifty Five Thousand Only)
Insurance Premium	INR 47000 (INR Forty Seven Thousand Only)
Total Loan Amount	INR 1602000 (INR Sixteen Lakh Two Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19863 (INR Nineteen Thousand Eight Hundred and Sixty Three Only)
8. Processing fees receivable:	INR 14551.00 (INR Fourteen Thousand Five Hundred and Fifty One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 266 And 267, S No 35/2/A, Indira Nagar NX, Mauje Pimpalgaon Khamb, Behind Flying Colours The Universal School, Nashik, Close To Pathardi Vadner Dumala Road, Nashik, MAHARASHTRA, India, 422010
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. Repayment from Applicant salary account with ICICI Bank A/c no *079
2. Subject to Legal & Technical Clearance.
3. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
4. Property to be registered in name of Applicant &/or Co-applicant.
5. LTV to be restricted as per PNBHFL policy norms.
6. Application Form and KYCs to be signed by co-applicant
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, 407 & 408, 4th Floor, Padma Vishwa Landmark, Near Tanishq Showroom,