

Branch Office: KHARADI
Applicant: SURAJ JAGDISH POTDAR
KANCHAN MAHAVEER KHANGARE

Date: 10-Jul-2026
Ref No.: HOU/KRDI/0726/5154805

Guarantor: N/A
Address: FLAT NO 606 C WING, DREAMS ICON GAT NO 894 AND 898, BACK SIDE OF NISARG HOTEL KESNAND ROAD, WAGHOLI PUNE, Pune, MAHARASHTRA, 412207, Pune, India
Email: surajpotdar1647@gmail.com
Version No.: 5
Contact No. 8855866143

Dear Sir/Madam,

With reference to your loan application dated 08-07-2026, 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 3200000 (INR Thirty Two Lakh Only)
Insurance Premium	INR 102000 (INR One Lakh Two Thousand Only)
Total Loan Amount	INR 3302000 (INR Thirty Three Lakh Two 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25390 (INR Twenty Five Thousand Three Hundred Ninety Only)
8. Processing fees receivable:	INR 31001.00 (INR Thirty One Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 101, GAT NO 866/1, 1ST FLOOR, WING C, GAT NO 866/1, 866/2, 866/3 (old Gat No. 867/1 to 867/3), HILL SHIRE, HILL SHIRE PHASE I CO-OPERATIVE HOUSING SOCIETY LTD, WAGHOLI AWHALWADI, Pune, WAGHOLI AWHALWADI ROAD, Pune, MAHARASHTRA, India, 412207
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. Relationship proof - Marriage Certificate/affidavit to be submitted
2. Property to be register in the name of applicant and co applicant only
3. Repayments to be taken from applicant's salary ac SBI**4015
4. HR Mail/Confirmation to be taken from HR domain before disbursement
5. 13. PL of Rs 5K taken on 27-06-2026 need to be closed before disbursement and NOC of same need to be documented.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. Required relation proof of co applicant to be provide prior document 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Ramdas Rajendra Mule
Landline No: 1800 120 8800

Relationship Manager: