

Branch Office: AHMEDNAGAR  
Applicant: AVINASH ARUN PATIL  
KAVITA AVINASH PATIL

Date: 22-May-2026  
Ref No.: HOU/AHMD/0526/5103539

Guarantor: N/A  
Address: SR.NO.12, P.NO.3,, GAYATRI PARK,, NEAR GAJRAJ FACTORY, SAVEDI, AHILYANAGAR, Ahmed Nagar,  
MAHARASHTRA, 414003, India  
Email: avinashpatil.ap69@gmail.com  
Version No.: 4  
Contact No. 9175060430

Dear Sir/Madam,

With reference to your loan application dated 19-05-2026, 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 2100000 (INR Twenty One Lakh Only)                                                                                                                                                                                                                                                                                    |
| Insurance Premium                       | INR 105000 (INR One Lakh Five Thousand Only)                                                                                                                                                                                                                                                                              |
| Total Loan Amount                       | INR 2205000 (INR Twenty Two Lakh Five Thousand Only)                                                                                                                                                                                                                                                                      |
| 3. Repayment Term                       | 288 Months                                                                                                                                                                                                                                                                                                                |
| 4. Rate of Interest Scheme              | Floating                                                                                                                                                                                                                                                                                                                  |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                                                                                                                                                                                                                          |
| 6. Applicable Rate of Interest *        | 13.15% -5.15% = 8.00% per annum as on the date of execution of the loan agreement                                                                                                                                                                                                                                         |
| 7. Equated Monthly Instalment ("EMI") * | INR 17245 (INR Seventeen Thousand Two Hundred and Forty Five Only)                                                                                                                                                                                                                                                        |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                                                                                                                                                                                                                  |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                                                                                                                                                                     |
| 10. Security                            | Unit Flat No. 111, Floor 1st Floor, Block Phase III B - Building No.2 - Bluebell, Project Davakhar Sereno Phase III & III B, H No 16 P S No 36 H No 17 Advli Dhokali Kalyan, Kalyan Thane 421306, 36 H No 22/B S No 36 H No 14/2 S No 36, near Vishwakarma Plaza, Malangad Road, Thane, Thane, MAHARASHTRA, India, 421306 |
| 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. Residence FI to be positive or FTE visit for residence to be done before disbursement.
2. OCR receipt and clearance proof to be documented.
3. CRE Declaration to be documented before disbursement.
4. Acc Application form duly signed by applicant and co-applicant and same to be FCU done before disbursement.
5. HR mail confirmation of applicant to be taken before disbursement.
6. Property offered as collateral should comply with PNB Housing Finance Legal & Technical norms.
7. LTV shall be restricted to lower of 80% of Cost of Property or Market Value.
8. Repayment to come from applicants' Salary IDFC 0029
9. Property to be in name of applicant or jointly with co-applicant only.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
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).

A Patil

C Kavita

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

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