

Branch Office: PUNE  
Applicant: MANAS UJWALSING JADHAV  
PRIYA MANAS JADHAV

Date: 22-Apr-2026  
Ref No.: NHL/PUN/0426/5065680

Guarantor: N/A  
Address: TOWER 7, 1ST FLOOR, 101, F RESIDENCES, S NO 7 HISSA NO 1 TO 5, S NO 8 HISSA, HISAA NO 1B/1, 1A, S NO 38 B, S NO 3 HISSA NO 2, VADGAON SHERI, PUNE, MAHARASHTRA-411014, ., Pune, MAHARASHTRA, 411014, India  
Email: manasjadhav@hotmail.com  
Version No.: 5  
Contact No. 9145495498

Dear Sir/Madam,

With reference to your loan application dated 10-04-2026, 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                      | Non Housing Loan, Personal use                                                                                                                                                                                                                                     |
| 2. Loan Amount                          | INR 1500000 (INR Fifteen Lakh Only)                                                                                                                                                                                                                                |
| Insurance Premium                       | INR 30000 (INR Thirty Thousand Only)                                                                                                                                                                                                                               |
| Total Loan Amount                       | INR 1530000 (INR Fifteen Lakh Thirty Thousand 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% - 3.75% = 9.40% per annum as on the date of execution of the loan agreement                                                                                                                                                                                 |
| 7. Equated Monthly Instalment ("EMI") * | INR 15885 (INR Fifteen Thousand Eight Hundred and Eighty Five Only)                                                                                                                                                                                                |
| 8. Processing fees receivable:          | INR 31861.18 ( INR Thirty One Thousand Eight Hundred and Sixty One Rupees And Eighteen Paisa Only)                                                                                                                                                                 |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                                                                                                              |
| 10. Security                            | FLAT NO 101, 1ST FLOOR, SR NO 07 HISSA NO 01 TO 05, SR NO 08 HISSA NO 1/1/2, SR NO 38A HISSA NO 1B/1, 1A, SR NO 38B, SR NO 03 HISSA NO 02, F RESIDENCY TOWER NO 5, 6 & 7, VADGAON SHERI, Pune, Hisaa No 1B/1, 1A, S No 38 B, S No 3, ., MAHARASHTRA, India, 411006 |
| 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. End use declaration from the applicants to be held on record
3. End Use letter to be documented from applicant
4. Acknowledged Key Facts Statement to be taken.
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. EMI to be deducted from applicant's salary acc
8. AADHAR EVERIFICATION TO BE DONE

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: Ankush Digambarrao Dhotre

*M. Jadhav*

*Priya*

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

CIN: L65922DL1988PLCO33856



**Landline No:** 1800 120 8800

**Relationship Manager:**

**Branch Address:** PNB Housing Finance Limited, Unit No. 601, 602, 603, 604, 605, 606, 6th Floor, Conclave, Behind Pride Hotel, Shivaji Nagar, Pune, Maharashtra- 411005

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

**(Authorised Signatory)**

**Borrower(s)( Name / Signature)**  
MANAS UJWALSING JADHAV  
PRIYA MANAS JADHAV

*Manas Ujwalsing Jadhav* *Priya*

