

Branch Office: PIMPRI CHINCHWAD
Applicant: SUDHIR UTTAMRAV PAGRUT
NAMRATA SUDHIR PAGRUT

Date: 08-Sep-2026
Ref No.: HOU/PM/0826/5206970

Guarantor: N/A
Address: FLAT NO 307 ,WING-C, BLUM RESIDENCY ,, GAT NO 519/1, ., Khed, MAHARASHTRA, 412105, Ratnagiri,
India
Email: sudhir.pagrut@gmail.com

Version No.: 7
Contact No. 9156762931

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 4434000 (INR Forty Four Lakh Thirty Four Thousand Only)
Insurance Premium	INR 221700 (INR Two Lakh Twenty One Thousand Seven Hundred Only)
Total Loan Amount	INR 4655700 (INR Forty Six Lakh Fifty Five Thousand Seven Hundred Only)
3. Repayment Term	204 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 42377 (INR Forty Two Thousand Three Hundred and Seventy Seven Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat No 604, Floor 6th floor, Block Building B, Project Shlok, Project at Gat No. 122(P) & 123(P),,), Village - Borhadewadi, Taluka - Haveli, Dist. P, PUNE 412105, Pune, Pune, MAHARASHTRA, India, 411001
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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. Subject to clearance of Processing Fees.
5. Positive report of both employment and residence to be documented/ FTE visit to be done.
6. App AL of Yes Bank 8.3 lakhs, O/S- 6 lakhs availed on Feb 2024 closure letter to be documented
7. App 2PL of 1 lakhs and 2 lakhs, O/S- 81K & 48 K EMI less than 11 month proof to be documented
8. App HL & property loan of Bajaj EMI RTR of 19K or less to be documented.
9. Repayment to be taken from applicant's salary account
10. Property to be in the name of applicant or/ & co-applicant only.
11. Digi locker verification to be done/ DIPM process to be followed.
12. Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
13. LTV shall be restricted as per PNBHFL policy norms.
14. Sign proof of both app to be documented
15. Acknowledged Key Facts Statement to be taken.
16. Property being offered as collateral needs to be insured for the tenure of the loan
17. 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).

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

Customer Service Manager: Shantilal Kisan Khose
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad, Pune

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

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s)(Name / Signature)
SUDHIR UTTAMRAV PAGRUT
NAMRATA SUDHIR PAGRUT