

Branch Office: PUNE
Applicant: ALIM YUNUS SHAIKH
MAHABUBI YUNUS SHAIKH

Date: 22-May-2026
Ref No.: HOU/PUN/0526/5102576

Guarantor: N/A
Address: POST, PAVANA NAGAR, MAVAL, ., Pune, MAHARASHTRA, 410406, India
Email: alimyunushaikh@gmail.com

Version No.: 4
Contact No. 9890466939

Dear Sir/Madam,

With reference to your loan application dated 18-05-2026, 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 1700000 (INR Seventeen Lakh Only)
Insurance Premium	INR 85000 (INR Eighty Five Thousand Only)
Total Loan Amount	INR 1785000 (INR Seventeen Lakh Eighty Five Thousand Only)
3. Repayment Term	319 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13887 (INR Thirteen Thousand Eight Hundred and Eighty Seven Only)
8. Processing fees receivable:	INR 19471.18 (INR Nineteen Thousand Four Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO.501, 5TH FLOOR, SR NO 615 CTS NO 6993, VITTHAL RUKMINI, TALEGAON DABHADE, Pune, Pune, MAHARASHTRA, India, 410507
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. AADHAR EVERFICATION TO BE DONE
2. EMI to be deducted from applicant's salary acc
3. Property to be registered in name of Applicant and/or Co-Applicant.
4. HR mail confirmation to be provided
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Acknowledged Key Facts Statement to be taken.
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
9. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. OCR clearance (if applicable) to be taken before disbursement.
12. Wife to be on loan deal

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).

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Customer Service Manager: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Ankush Digambarrao Dhote

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