

Branch Office: PUNE
 Applicant: PRASAD TUKARAM MANDALE
 RANJANA T MANDALE

 Date: 25-May-2026
 Ref No.: HOU/PUN/0526/5104453

 Guarantor: N/A
 Address: FLAT NO. 602 B WING, BRIGHT ARISTO SOCIETY WADE BOLAI ROAD, NEAR DNYANANKUR SCHOOL,
 KESNAND, Pune, MAHARASHTRA, 412207, Pune, India
 Email: prasadmandale04@gmail.com
 Version No.: 5
 Contact No. 9867737290

Dear Sir/Madam,

With reference to your loan application dated 20-05-2026, 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.

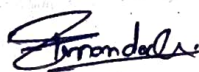
1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 2100000 (INR Twenty One Lakh Only)
Insurance Premium	INR 105000 (INR One Lakh Five Thousand Only)
Total Loan Amount	INR 2205000 (INR Twenty Two Lakh Five Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	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 16643 (INR Sixteen Thousand Six Hundred and Forty Three Only)
8. Processing fees receivable:	INR 24191.18 (INR Twenty Four Thousand One Hundred and Ninety One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat no B 1101, Floor 11th floor, Block Building B, Project BRIGHT ARISTO, Gat No 144 Wagholi, Pune 412207, Kesnand Gaon Road, Pune, 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. Subject to clearance of Processing Fees.
2. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
3. • Digi locker of applicant & co-applicant to be taken on record.
4. • Repayment to come from applicants' salary account of HDFC Bank- A/ C No.-2051.
5. • HR confirmation of applicant to be taken on record.
6. • Property should be in the name of applicant & co-applicant only.
7. Co App Dual DOB Affidavit to be documented before sanction.
8. Co App KYC Self Attestation & OSV to be documented before sanction.
9. Current Address to be updated on OVD before disbursement.
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. Acknowledged Key Facts Statement to be taken.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. OCR clearance (if applicable) to be taken before disbursement.
14. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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).



रंजना तु. माडले

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

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