

Branch Office: KONDHWA
Applicant: JATINDER PAL KAUR
HRITHIK SINGH LADHAR

Date: 24-Aug-2026 *Ghar Ki Baat*
Ref No.: NHL/KNDW/0826/5204333

Guarantor: N/A Version No.: 3
Address: S R NO 33 DAYAL GANESH FLAT NO 104, ROAD NO 13L NEXT GOODWILL ENCAVE, PUNE
MAHARASHTRA, ., Pune, MAHARASHTRA, 411032, India
Email: jpkaur972@gmail.com Contact No. 9860649542

Dear Sir/Madam,

With reference to your loan application dated 21-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 20381 (INR Twenty Thousand Three Hundred and Eighty One Only)
8. Processing fees receivable:	INR 33041.18 (INR Thirty Three Thousand Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 104, SR NO 33 PLOT NO 37A, 1 ST FLOOR, HISS NO 1/1+1/2 Road Number 13, DAYAL GANESH ENCLAVE, DAYAL GANESH ENCLAVE Co-operative Housing Society Ltd, PUNE, Near Sunny Height, Pune, Road Number 13 Vidyanagar DHANORI, ., MAHARASHTRA, India, 411032
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. Positive employment verification to be done.
2. All owner and co-owner to join on loan structure
3. Repayment to be done from Appl Union Bank account no ***3880
4. Digi locker for applicant and co-applicant to be mandatory done before disbursement
5. Applicant divorce decree to be documented
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record
9. End Use letter to be documented from 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).

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

Customer Service Manager: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager:




पंजीकृत कार्यालय: 9वां 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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