

Branch Office: PIMPRI CHINCHWAD
Applicant: SANKET RAMESH KADAM
ASHABAI RAMESH KADAM

Date: 20-Aug-2026
Ref No.: HOU/PM/0826/5184523

Guarantor: N/A
Address: GAT NO 454/1,, KHANDESH NAGAR, PUNE NASHIK, ROAD, GANDHARV NAGRI, ,, Pune, MAHARASHTRA, 412105, Pune, India
Email: sanketkadam9922@gmail.com
Version No.: 5
Contact No. 9021503435

Dear Sir/Madam,

With reference to your loan application dated 02-08-2026, 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 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	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.15% = 9.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13218 (INR Thirteen Thousand Two Hundred and Eighteen Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 22, STILT 1ST FLOOR, Building P3, GAT NO. 452 HISSA NO. 1, HISSA NO 1/1, Gandharv Nagari, Gandharv Nagari P3 CHSL, MOSHI, NA, Pune, NA, Pune, MAHARASHTRA, India, 412105
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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
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. Foreclosure letter & List of Documents from the lender bank to be held on record
4. • Latest LOD and FCL to be documented
5. Seller KYC, banking and Cibil to be documented
6. • OCR proof and clearance from banking to be documented
7. • Ownership of property is to be with main applicant or jointly with co-applicant
8. • Seller KYC, banking and Cibil to be documented
9. • Repayment to come from Applicant in in Kotak Mahindra Bank – 0766.
10. • Sanction is Subject to Legal & Technical clearance of the property
11. • Digi locker of applicant and co-app to be Positive.
12. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented
13. • CRE declaration to be submitted
14. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
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.