

Branch Office: PIMPRI CHINCHWAD
Applicant: ARVIND KUMAR YADAV
SEEMA YADAV

Date: 04-Sep-2026
Ref No.: HOU/PM/0926/5210681

Guarantor: N/A
Address: FLAT NO 401, SHRI GANESH SOC, MORE VASTI GAT NO 133, HAVELI PUNE, ., Pune, MAHARASHTRA, 411062, Pune, India
Email: arvind.pdc@gmail.com
Version No.: 6
Contact No. 8317227532

Dear Sir/Madam,

With reference to your loan application dated 01-09-2026, 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 2400000 (INR Twenty Four Lakh Only)
	Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
	Total Loan Amount	INR 2520000 (INR Twenty Five Lakh Twenty 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 31245 (INR Thirty One Thousand Two Hundred and Forty Five Only)
8.	Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	FLAT NO-301, 3rd FLOOR, GAT NO 1323, GAT NO-1323, PRASANNA PARADISE, CHIKHALI, NA, Pune, NA, Pune, MAHARASHTRA, India, 411062
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. • Repayment from SBI Bank ac no ***1002
3. • OCR proof and clearance from banking to be documented
4. • Ownership of property is to be with main applicant or jointly with co-applicant
5. • Co-applicant Signature verification to be documented
6. • Seller KYC, banking and Cibil to be documented
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. 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

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

ARVIND KUMAR YADAV

SEEMA YADAV