

Branch Office: PUNE
 Applicant: GAJANAN RAMDAS KHANDARE
 SUNANDA RAMDAS KHANDARE

Date: 13-Aug-2026
 Ref No.: HOU/PUN/0826/5196122

Guarantor: N/A
 Address: SR NO 27/1 BE, TIRTH TOWER, SUS PUNE, ., Pune, MAHARASHTRA, 411045, Pune, India
 Email: khandaregajanan898@gmail.com
 Version No.: 4
 Contact No. 8263916047

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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	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 11888 (INR Eleven Thousand Eight Hundred and Eighty Eight Only)
8. Processing fees receivable:	INR 16521.18 (INR Sixteen Thousand Five Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat no 304, Floor 3rd floor, Block Wing D, Project EXCELLAA FLORENCE 2, Project at Gat No 148 149 150, Open Amenity Space Space, Pirangut Taluka Mulshi Dist Pune 412115, Pune, Pune, MAHARASHTRA, India, 412115
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. 14. July Bank Salary reflection need to be taken.
2. 4. Repayments to be taken from applicant's HDFC Bank salary account-***67620
3. 13. Legal heir declaration and NOC to be taken.
4. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. OCR clearance (if applicable) to be taken before disbursement.
6. Acknowledged Key Facts Statement to be taken.
7. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. 1.26-27 Form 16 to be documented before sanction.

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 Digambarao Dhote
 Landline No: 1800 120 8800