

Branch Office: PIMPRI CHINCHWAD
Applicant: GANESH LALBAHADUR THAPA
HINA GANESH THAPA

Date: 10-Sep-2026
Ref No.: HOU/PM/0926/5217243

Guarantor: N/A
Address: FLAT NO.B3, GYANADA RESIDENCY, BHUJBAL ALI, CHAKAN, .., Khed, MAHARASHTRA, 410501, India
Email: thapa.ganesh750@gmail.com

Version No.: 4
Contact No. 7507033767

Dear Sir/Madam,

With reference to your loan application dated 08-09-2026, 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 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)
	Insurance Premium	INR 78750 (INR Seventy Eight Thousand Seven Hundred Fifty Only)
	Total Loan Amount	INR 1653750 (INR Sixteen Lakh Fifty Three Thousand Seven Hundred Fifty Only)
3.	Repayment Term	240 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 14040 (INR Fourteen Thousand Forty Only)
8.	Processing fees receivable:	INR 14751.00 (INR Fourteen Thousand Seven Hundred and Fifty One Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	Flat no 7, B-wing, 2nd Floor, Gat no 1407, Gat.no.1407, Sai Ratna, Chakan, PUNE, Pune, NA, Pune, MAHARASHTRA, India, 410501
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. CRE declaration to be collected in PNBHFL format.
3. Positive seller FI and FCU report to be documented before disbursement
4. All Seller verifications to be done as per PNBHFL Policy
5. Positive Residence and Employment FI report to be documented before disbursement
6. All Applicant and co applicant digitally signed application form to be submitted before disbursement
7. Copy of ID card to be documented
8. Vintage proof to be documented before disbursement
9. Ownership of property is to be with main applicant or jointly with Co applicant only
10. All property owners to be added in loan structure.
11. Subject to legal and technical clearance
12. Repayment from Axis Bank ac no *** 8444
13. LTV should be restricted to 90% of COP or MV whichever is lower
14. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Aadhaar matches with the customer in person
15. Aadhar to be verified through Digi Locker before disbursement
16. Resale Purchase Case: Seller KYC, Banking details and CIBIL report to be documented before disbursement
17. OCR bank clearance to be documented
18. OCR clearance (if applicable) to be taken before disbursement.
19. Property being offered as collateral needs to be insured for the tenure of the loan
20. Acknowledged Key Facts Statement to be taken.
21. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does