

Branch Office: PIMPRI CHINCHWAD
Applicant: DADARAO KADUBA DANDGE
SONALI DADARAO DANDGE

Date: 09-Sep-2026
Ref No.: HOU/PM/0826/5202259

Guarantor: N/A
Address: FLAT NO 1502 J WING, EMPIRE SQUARE OLD MUMBAI PUNE HIGHWAY, OPP AUTO CLUSTER
CHINCHWAD PUNE, , Pune, MAHARASHTRA, 411019, Pune, India
Email: cadkdandge@gmail.com
Version No.: 5
Contact No. 9527533085

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 3050000 (INR Thirty Lakh Fifty Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 29857 (INR Twenty Nine Thousand Eight Hundred and Fifty Seven Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 20, NA, NA, NA, GAT NO 251, NA, JAMBHUL, MAVAL, Pune, PUNE, Pune, MAHARASHTRA, India, 412106
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. Original bank ac statement of Abhyudaya Co-op. Bank Ltd Bank - A/C no 046021100001321 stamped and signed by authorised bank officer to be submitted
2. Subject to clearance of Processing Fees.
3. 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.
4. Collateral property FTE to be documented
5. Affidavit cum undertaking from Customer to commence construction within 36 months from the date of first disbursement 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. Plot should be demarcated. Clearance from TSG team for ring fencing & demarcation need to be documented on record
10. Repayment from Abhyudaya Co-op bank - 1321
11. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Acknowledged Key Facts Statement to be taken.
14. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the avilment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the

A. Dandge

S. D. Dandge

पंजीकृत कार्यालय: 9वीं 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
CIN: L65922DL1988PLCO33856

interest rate will be increased by 100 bps over and above the applicable rate of interest.
15. 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

(Authorised Signatory)

 
Accepted all terms and conditions

Borrower(s) (Name / Signature)
DADARAO KADUBA DANDGE
SONALI DADARAO DANDGE