

Branch Office: PIMPRI CHINCHWAD
Applicant: SUBHASH ANANDA CHAUDHARI
SWATI SUBHASH CHAUDHARI

Date: 27-Jul-2026
Ref No.: HOU/PM/0726/5179281

Guarantor: N/A
Address: C/O MAHAJAN SADASHIV RAGHUNATH, NEAR TULJABHAVANI MANDIR PUNE NIGADI PRADHIKARAN CHINCHWAD, SAMARTH COLONY, SHIVNAGARI BIJALINAGAR, ., Pune, MAHARASHTRA, 411033, India
Email: pravin.chaudhari716@gmail.com
Version No.: 3
Contact No. 7038775723

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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 3700000 (INR Thirty Seven Lakh Only)
Insurance Premium	INR 185000 (INR One Lakh Eighty Five Thousand Only)
Total Loan Amount	INR 3885000 (INR Thirty Eight Lakh Eighty Five Thousand Only)
3. Repayment Term	276 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 32094 (INR Thirty Two Thousand Ninety Four Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No 801, Floor 8th floor, Block Wing A, Project AKSHA VRUNDAVAN III, Plot no 4 s no 117 P 118 P, Village Chikhali Taluka, haveli pune, 412114, Pune, Pune, MAHARASHTRA, India, 412114
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. LTV shall be restricted to lower of 80% of Cost of Property or Market Value
2. Repayment to be taken through NACH mode only from Salary account of the applicant
3. Subject to Legal and technical clearance of property
4. Ownership of property is to be with main applicant or jointly with co-applicant
5. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Acknowledged Key Facts Statement to be taken.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. 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)

SUBHASH ANANDA CHAUDHARI

SWATI SUBHASH CHAUDHARI