

Branch Office: KONDHWA
Applicant: Mr. Sarvade Swapnil Agar
Mrs. Sarode Nilima Agar

Date: 28-MAR-26
Ref No.: HOU/KNDW/0326/1500145

Address: FLAT NO 21 6TH FLOOR, SR NO 7 A 17, DESHMUKH PLAZA, MAHADEV NAGAR, SINHGAD ROAD, HINGANE KHURD, HINGNE KH, Pune, MAHARASHTRA-411051, India
Email: swapnilsarvade021@gmail.com
Contact No. 9765649988

Dear Sir/Madam,

With reference to your loan application dated 20-03-2026, 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 28,00,000.00 (INR Twenty-Eight Lakhs only)
	Insurance Premium	INR 1,40,000.00 (INR One Lakh Forty Thousand only)
	Total Loan Amount	INR 29,40,000.00 (INR Twenty-Nine Lakhs Forty 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% - 5.15% = 8.00% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 21,573.00 (INR Twenty-One Thousand Five Hundred Seventy-Three only)
8.	Processing fees receivable:	INR 29,500.00 (INR Twenty-Nine Thousand Five Hundred only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Flat No 12, SR NO 7, Wing E 3rd floor, DESHMUKH PLAZA (Palak Nisarg Apartment), HISS NO A/15/16/17, Near Sudatta Sankul, Canal Road, Hingane Khurd, PUNE, Pune, Pune, Maharashtra, India-411051
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
0. Current Address to be updated on OVD before disbursement.

0. Co App KYC Self Attestation & OSV to be documented before sanction.

0. Property to be registered in name of Applicant Only.
 0. Repayment from Salary Account with IDFC Bank Ltd
 0. Subject to Legal & Technical of collateral.
 0. Death Certificate of Applicant Parents to be document.
 0. LTV to be restricted to 90% of MV/COP whichever is lower.
 0. App 3 Year experience Proof to be documented before sanction.
 0. App Form 16 to be documented before sanction.
 0. LTV to be restricted as per PNBHFL policy norms.
 12. Autogenerated-Identity & Address proof of the seller of the property required
 13. OCR clearance (if applicable) to be taken before disbursement.
 16. Application Form and KYCs duly signed with OSV to be taken from co-applicant.
 18. Property being offered as collateral needs to be insured for the tenure of the loan
 22. Acknowledged Key Facts Statement to be taken.
 25. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.

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).



(Signature)
(Signature)

पंजीकृत कार्यालय: 9वीं मंजिल, अंतर्लिखित 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

OTHER TERMS & CONDITIONS:

- *The General Terms and Conditions (GTC) is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th June, 2022 having Registration Number 382 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the GTC which is registered at the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2021 having Registration Number 294 in Book no 4, Vol. No. 1708 on Page Number 114 to 157 and also at the office of Sub- Registrar V A, Hauz Khas at New Delhi/ Delhi, on May 03, 2019 having Registration Number 867 in Book No. 4, Vol. No. 463 on Page Number 98 to 151 and also at the office of Sub-Registrar VII at Delhi/New Delhi, on December 09, 2016 having Registration Number 979 in Book No 4, Vol. No. 1614 on Page Number 57 to 103 and also at the office of Sub-Registrar at Karnal, Haryana on December 04, 2014 as Document Number 9326 under Book I, Vol. No. 434 at Page Number 82.

I/We confirm that I/we understand and accept the terms and conditions of the Sanction Letter, as laid out in English have been explained to me/us in a vernacular language of my/our understanding and I/we accept the Loan on the terms set out above.

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Version : PNB/May 2025



*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: vaishali walke

Landline No: 020 65262702

Relationship Manager: KASHINATH GAIKWAD-9850103671

Branch Address: PNB Housing Finance Ltd, 560, 5th Floor, Marvel Vista, Survey No. 599A, Sahney
Sujan Park, Lulla Nagar, Pune - 411040 Tel. 020 65262702

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 & conditions

Borrower(s) (Name / Signature)