

Branch Office: KHARADI
Applicant: KHANDERAV UTTAM JAGTAP
SANGITA UTTAM JAGTAP

Date: 07-Sep-2026
Ref No.: HOU/KRDI/0926/5213735

Guarantor: N/A
Address: MUTAI BUILDING FT NO 103, KALA NAGAR SHIVANJALI CHOWK NEAR SHAHU BANK, DHANKAWADI
PUNE, ., Pune, MAHARASHTRA, 411043, Pune, India
Email: suniketjagtapvarkute@gmail.com
Version No.: 5
Contact No. 9960149001

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 3500000 (INR Thirty Five Lakh Only)
Insurance Premium	INR 175000 (INR One Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 3675000 (INR Thirty Six 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% - 4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27998 (INR Twenty Seven Thousand Nine Hundred and Ninety Eight Only)
8. Processing fees receivable:	INR 40121.18 (INR Forty Thousand One Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1008, ., 10TH FLOOR, BUILDING NO A, S NO 22/3,22/2/1, 22/2/2/1, 22/2/2/2,22/5/1/1/1, LUSH LIFE EMPERO BUILDING A, PUNE, HADAPSAR, Pune, AUTADEWADI, Pune, MAHARASHTRA, India, 411028
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. Legal Heir Noc to be taken
2. 8. HR Mail/Confirmation to be taken from HR domain before disbursement
3. 3. Repayments to be taken from applicant's salary HDFC BANK - 50100857218323
4. 9. Seller FCU to be done & same to be positive before disbursement
5. 10. Seller CIBIL and KYC to be documented
6. 11. Seller Banking required 6 months old FCU to be documented
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Required signature proof of applicant and co applicant to be provide prior document 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: Rama Bhimrao Khot
Landline No: 1800 120 8800





भारत सरकार

Government of India



Khanderao Uttam Jagtap

DOB: 31/12/2000

Male



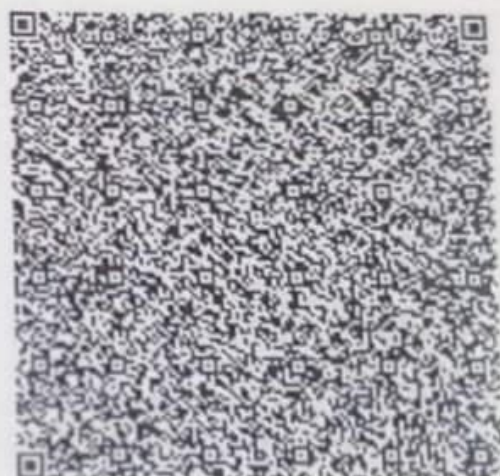
3718 6930 0722

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India



Address: S/O: Uttam Jagtap, Gaonthan, Varkute
malavadi Tal Man, Varkute Malavadi, Varkute
Malawadi, Satara, Maharashtra, 415509

3718 6930 0722



1947



help@uidai.gov.in

WWW

www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

CBNPJ3849L



नाम / Name

KHANDERAV UTTAM JAGTAP

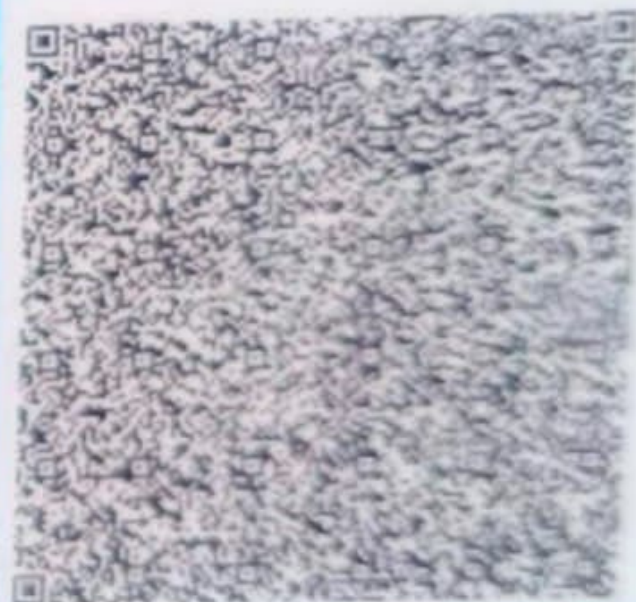
पिता का नाम / Father's Name

UTTAM DADASO JAGTAP

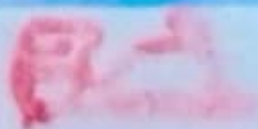
जन्म की तारीख /

Date of Birth

31/12/2000



04012020



PAN Application Digitally Signed. Card Not
Valid unless Physically Signed

Paid to



THINK BIGZ INITIATIVE PVT L...

₹27,950

Vyapar.*****2080@hdfcbank



Payment Details



PhonePe Transaction ID

T2609101836368840231246



Debited from



XXXXXXXXXXXX8323

₹27,950

UTR: 625954843319



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