

Branch Office: KHARADI
Applicant: SANGEETA GAIKWAD
SAJAL BAIDYA

Date: 05-May-2026
Ref No.: HOU/KRDI/0526/5084924

Guarantor: N/A
Address: S NO 58 1 2 SIDDHIVINAYAK SOCIETY, SAINATH NAGAR NEAR GAWALI WADA, WADGAONSHERI
PUNE, Pune, MAHARASHTRA, 411014, India
Email: sangeetabaidya2608@gmail.com

Version No.: 5

Contact No. 8888256446

Dear Sir/Madam,

With reference to your loan application dated 04-05-2026, 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 3870000 (INR Thirty Eight Lakh Seventy Thousand Only)
Insurance Premium	INR 193500 (INR One Lakh Ninety Three Thousand Five Hundred Only)
Total Loan Amount	INR 4063500 (INR Forty Lakh Sixty Three Thousand Five Hundred Only)
3. Repayment Term	220 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.40% = 8.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 37141 (INR Thirty Seven Thousand One Hundred and Forty One Only)
8. Processing fees receivable:	INR 45077.18 (INR Forty Five Thousand Seventy Seven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO B - 603, 6TH FLOOR, WING NO B, SR NO 56, SR NO 54, SURVEY NO 56, SR NO 56, RAJYOG, SHRI VYANKATESH RAJYOG, PUNE, NEAR JSPM COLLAGE, Pune, HADAPSAR, 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. Valid govt marriage relation proof to be documented before disbursement
2. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.

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: Ramdas Rajendra Mule
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, B Wing, Third Floor, Ganlaxmi Complex, Hadapsar-Kharadi Bypass Road, at village Kharadi, Tal Haveli, Pune – 411014

We look forward to hearing from you and assure you best of our service always.

