

Branch Office: NASHIK
 Applicant: VIVEK VIJAY KULKARNI
 SAYLI SHIVAJI MHASKE
 VIJAY HARIHAR KULKARNI

Date: 29-Jun-2026
 Ref No.: HOU/NSK/0626/5128640

Guarantor: N/A
 Address: FLAT NO 12 SHASHI ISHWAR APARTMENT, OPP NIMANI BUS STAND SWAMI VIVEKANAND SCHOOL,
 PANCHWATI NASHIK, NASHIK, Nashik, MAHARASHTRA, 422003, India
 Email: vivekkulkarni1988@yahoo.com
 Version No.: 5
 Contact No. 9834853610

Dear Sir/Madam,

With reference to your loan application dated 14-06-2026, 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 3200000 (INR Thirty Two Lakh Only)
Insurance Premium	INR 32000 (INR Thirty Two Thousand Only)
Total Loan Amount	INR 3232000 (INR Thirty Two Lakh Thirty Two Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27236 (INR Twenty Seven Thousand Two Hundred and Thirty Six Only)
8. Processing fees receivable:	INR 7081.18 (INR Seven Thousand Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 304, 3rd Floor, C Wing, Sahajanand Park Phase 2, S No 148/7 CTS No, 5969, Nashik, Shri Ram Vidyalaya, Nashik, Old Agra Road, Nashik, MAHARASHTRA, India, 422003
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. Foreclosure letter & List of Documents from the lender bank to be held on record
2. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
4. Subject to clearance of Processing Fees.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Subject to Legal & Technical Clearance.
7. Property to be registered in name of Applicant &/or Co-applicant.
8. Repayment from Applicant salary account with ICICI Bank A/c no *301
9. LTV to be restricted as per PNBHFL policy norms.
10. OCR clearance (if applicable) to be taken before disbursement.
11. Acknowledged Key Facts Statement to be taken.
12. Property being offered as collateral needs to be insured for the tenure of the 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).

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