

Branch Office: KALYAN
Applicant: RAHUL BHIKCHAND KHADTALE
GAUTAM BHIKCHAND KHADTALE

Date: 30-Sep-2026
Ref No.: HOU/KLN/0926/5222960

Guarantor: N/A
Address: FLAT NO 204 BUILDING NO 8 KONARK GARDEN, BADLAPUR EAST, YADAV NAGAR, .. Thane,
MAHARASHTRA, 421503, India
Email: rahulkhadtale280985@gmail.com

Version No.: 7
Contact No. 8805238136

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 3739000 (INR Thirty Seven Lakh Thirty Nine Thousand Only)
Insurance Premium	INR 175000 (INR One Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 3914000 (INR Thirty Nine Lakh Fourteen Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 34880 (INR Thirty Four Thousand Eight Hundred Eighty Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	404, BLDG NUMBER 9, TYPE E, KONARK GARDEN, SHIRGAON, BADLAPUR EAST, Thane, SHIRGAON ROAD, Thane, MAHARASHTRA, India, 421503
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. HR Mail confirmation to be documented
2. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
3. Tenant NOC along with rent agreement and S V Proof to be documented
4. All property Owners to be on Loan structure
5. Deposit relationship with PNB of Rs.1.20 lacs to be done.
6. Legal Fees to be take
7. CRE Declaration to be taken.
8. Registered Mortgage to be documented as per State Law
9. Repayment to be taken through NACH mode only from Applicant The Abhinav Sahkari Bank Ltd Bank A/c no.*0744
10. Additional SPDCs to be taken through from Co Applicant Axis Bank A/c no.*7425.
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. 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).

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

(A) R.R. Khadale

(C) G. Khadale

पंजीकृत कार्यालय: ९वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गांधी 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