

Branch Office: PIMPRI CHINCHWAD
Applicant: BRAJESH KUMAR
ANURADHA ANAND

Date: 18-Sep-2026
Ref No.: HOU/PM/0926/5220688

Guarantor: N/A
Address: 806-B, PALAASH SADAPHULI, NEAR AISHWARYA HOTEL, VARALE, TALEGAON DABHADE, , Pune, MAHARASHTRA, 410507, Pune, India
Email: brajesh.3axes@gmail.com

Version No.: 4
Contact No. 9970990410

Dear Sir/Madam,

With reference to your loan application dated 12-09-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty 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% -3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 30399 (INR Thirty Thousand Three Hundred and Ninety Nine Only)
8. Processing fees receivable:	INR 34221.18 (INR Thirty Four Thousand Two Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat no.203, Wing A, 2nd Floor, Survey no 7 Hissa no 1/2/2/3, Survey No 7, DSK SADAPHULI CHSL, NA, Varale Talegaon, Pune, Pune, NA, Pune, MAHARASHTRA, India, 410507
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. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer
2. Statutory business registration proof of employer to be submitted
3. 100% OCR to be paid by the borrower before disbursement
4. • Ownership of property is to be with main applicant or jointly with co-applicant
5. • Experience proof to be documented
6. • Seller KYC, banking and Cibil to be documented and Seller FCU should be Positive
7. • Applicant PL Loan of Rs.45,000 /- with Current POS. 27,975/- availed on 12-05-2026, Closure proof to be documented before disbursement
8. • Applicant PL Loan of Rs.74,000 /- with Current POS. 40,462/- availed on 08-02-2020, Closure proof to be documented before disbursement
9. • HR/mail confirmation from official mail ID to be documented / FTE visit to be done and Positive
10. • Repayment to come from Applicant in HDFC BANK – 7732
11. • Sanction is Subject to Legal & Technical clearance of the property
12. • OCR proof and clearance from banking to be documented
13. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Acknowledged Key Facts Statement to be taken.
16. Property being offered as collateral needs to be insured for the tenure of the loan
17. OCR clearance (if applicable) to be taken before disbursement.