

Branch Office: PUNE
Applicant: MANOJ S BADAMBE
RITU MANOJ BADAMBE

Date: 17-Jun-2026
Ref No.: HOU/PUN/0626/5129879

Guarantor: N/A
Address: FLAT NO 4 VISHAL VAIBHAV, NR KAMALA NEHARU HOSPITAL, 125 SOMWAR PETH PUNE, , Pune,
MAHARASHTRA, 411011, Pune, India
Email: manojbadambe125@gmail.com
Version No.: 5
Contact No. 9834780871

Dear Sir/Madam,

With reference to your loan application dated 15-06-2026, 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 6542000 (INR Sixty Five Lakh Forty Two Thousand Only)
Insurance Premium	INR 327100 (INR Three Lakh Twenty Seven Thousand One Hundred Only)
Total Loan Amount	INR 6869100 (INR Sixty Eight Lakh Sixty Nine Thousand One Hundred 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% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 53473 (INR Fifty Three Thousand Four Hundred and Seventy Three Only)
8. Processing fees receivable:	INR 76016.78 (INR Seventy Six Thousand Sixteen Rupees And Seventy Eight Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 23, 2ND FLOOR, NA, SAGUNA CO-OPERATIVE HOUSING SOCIETY, SADASHIV PETH, NA, Pune, NA, Pune, MAHARASHTRA, India, 411030
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. Subject to clearance of Processing Fees.
2. • Repayment to come from applicants' salary account of BOM Bank- A/ C No.-5710.
3. • Property should be in the name of applicant & Co-applicant.
4. • Digi locker of applicant & co-applicant to be taken on record.
5. • HR confirmation of applicant to be taken on record.
6. Acknowledged Key Facts Statement to be taken.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. OCR clearance (if applicable) to be taken 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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Unit No. 601, 602, 603, 604, 605, 606, 6th Floor, Conclave, Behind Pride

M.S.Badambe

R.M.Badambe

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी 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