

Branch Office: KONDHWA
Applicant: VIJAY HANMANT KULKARNI
AISHWARYA VIJAY KULKARNI

Date: 17-Sep-2026
Ref No.: HOU/KNDW/0926/5214502

Guarantor: N/A
Address: FL NO A -1208 GAT NO 789, MAGIC MANTRA DEVELOPERS, CHIMBALI PUNE TAL KHED PUNE, ., Khed,
MAHARASHTRA, 410501, India
Email: vijaykulkarni121@gmail.com
Version No.: 7
Contact No. 9860129344

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 1877170 (INR Eighteen Lakh Seventy Seven Thousand One Hundred Seventy Only)
Insurance Premium	INR 93000 (INR Ninety Three Thousand Only)
Total Loan Amount	INR 1970170 (INR Nineteen Lakh Seventy Thousand One Hundred Seventy Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15010 (INR Fifteen Thousand Ten Only)
8. Processing fees receivable:	INR 17773.00 (INR Seventeen Thousand Seven Hundred and Seventy Three Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1208, GAT NO 789, WING A 12 TH FLOOR, NEAR OM LOGISTICS GODOWN, MANTRA MAGIC, MANTRA MAGIC BUILD A CO-OP HSG SOC LTD, PUNE, Near Pasaydan Divyang Vikas Kendre, Pune, CHIMBALI, ., MAHARASHTRA, India, 412105
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. 15. From Top up amount of Rs 6 lakh, Personal loan of Rs 5 lakh from Indusind and PL of Rs 3 lakh from yes Bank in name of Co-applicant.
3. 2. Original Latest LOD and latest O/s letter from ABHFL to be documented.
4. 6. Repayments to be taken from applicant's salary Axis Bank- ****3139161
5. 1. All property owners to come as Co applicant to the loan structure
6. 11. HR Mail/Confirmation to be taken from HR domain before disbursement
7. 13. Applicant Brother's Bank Account for last 6 month to be documented to check EMI repayment of Rs 15 lakh loan and Rs 95K.
8. 14. Previous Experience letter need to be documented for at least 3 years.
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. 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).

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Customer Service Manager: No Sales Manager
Landline No: 1800 120 8800

