

Branch Office: PIMPRI CHINCHWAD
Applicant: ANKUR RAJENDRA MARATHE
PRADNYA MILIND PATIL

Date: 10-Jul-2026
Ref No.: NHL/PM/0626/5115574

Guarantor: N/A
Address: HOUSE NO 601 KRUPASINDHU BUILDING, WING F2 PUNE NASHIK ROAD, JAY GANESH SAMJRAJYA
BHOSARI APPOSITE PANJARPOL, ., Pune, MAHARASHTRA, 411039, Pune, India
Email: ankurmarathe101@gmail.com
Version No.: 5
Contact No. 9689740917

Dear Sir/Madam,

With reference to your loan application dated 02-06-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 320000 (INR Three Lakh Twenty Thousand Only)
Insurance Premium	INR 11200 (INR Eleven Thousand Two Hundred Only)
Total Loan Amount	INR 331200 (INR Three Lakh Thirty One Thousand Two Hundred Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 3459 (INR Three Thousand Four Hundred and Fifty Nine Only)
8. Processing fees receivable:	INR 1191.80 (INR One Thousand One Hundred and Ninety One Rupees And Eighty Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 301, BUILDING A, 3RD FLOOR, NA, SOLITAIRE EMPIRE, NA, Moshi, Moshi, Pune, GAT No 342, Pune, 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. · All BT formalities to be done
3. · Applicant's PL of 3.39 lakhs, 0/S- 3.12 lakhs availed on Oct 25 will be closed from PNBHFL top-up.
4. · Applicant's small PL of 81K, 8K, 4K, 18K closure letter/ EMI less than 11 month proof to be documented.
5. · Case to be re-sanctioned post receiving valuation report with technical maker checker.
6. · All property owner to be taken on loan str.
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. End Use letter to be documented from applicant
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. End use declaration from the applicants to be held on record
12. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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: Pankaj Anilrao Kokate
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: **PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad, Pune**

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

ANKUR RAJENDRA MARATHE

PRADNYA MILIND PATIL