

Branch Office: WARJE
Applicant: ABHISHEK DATTATRAY TARADE
DATTATRAY NAMDEV TARADE

Date: 26-Aug-2026
Ref No.: NHL/WRJE/0826/5204744

Guarantor: N/A
Address: SR NO 43 FLAT NO 207 HAMY GARDEN DATTANAGAR, AMBEGAON PUNE. PUNE, ., Pune,
MAHARASHTRA, 411046, Pune, India
Email: abhishektarade29@gmail.com
Version No.: 4
Contact No. 9763528184

Dear Sir/Madam,

With reference to your loan application dated 21-08-2026, 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 2236000 (INR Twenty Two Lakh Thirty Six Thousand Only)
Insurance Premium	INR 111800 (INR One Lakh Eleven Thousand Eight Hundred Only)
Total Loan Amount	INR 2347800 (INR Twenty Three Lakh Forty Seven Thousand Eight 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% -3.45% = 9.70% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 24801 (INR Twenty Four Thousand Eight Hundred One Only)
8. Processing fees receivable:	INR 18737.39 (INR Eighteen Thousand Seven Hundred and Thirty Seven Rupees And Thirty Nine Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FALT NO 207, 2ND FLOOR., SR NO 43,, WING B, HISSA NO 1/1/5A/1/1, HAMY GARDEN, Hemy Garden Co-operative Housing Society Ltd., PUNE, PUNE, Pune, DATTANAGAR AMBEGAON, Pune, MAHARASHTRA, India, 411046
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. • List of legal heirs and NOC from them to be documented
3. • Repayment to be taken through NACH mode only from Salary account of the applicant
4. • All property owners to be on loan structure
5. LTV & Final Loan amount will be subject to technical report & valuation.
6. • Subject to Legal and technical clearance of property
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. End Use letter to be documented from applicant

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: CHEERAG DAVVE
Landline No: 1800 120 8800



[Handwritten signature]
P6616

Relationship Manager:

Branch Address:

PNB Housing Finance Ltd, Office No. 12, 1st Floor, Spandan, Survey No. 117/1, Warje, Pune – 411058

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

Thanking you.

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s)(Name / Signature)

ABHISHEK DATTATRAY TARADE

DATTATRAY NAMDEV TARADE