

Branch Office: KHARADI
Applicant: SAMITH RANJAN BISWAS
SUVARNA SAMITH BISWAS

Date: 31-Aug-2026
Ref No.: HOU/KRDI/0826/5201817

Guarantor: N/A
Address: H 7, 109, 1ST FLOOR MORESHWAR KRUPA, ASHTVINAYAK NAGAR LAXMI NAGAR, PARVARTI PATHYA
PUNE, , Pune, MAHARASHTRA, 411009, Pune, India
Email: biswas.samith@gmail.com
Version No.: 5
Contact No. 8237472777

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 12900000 (INR One Crore Twenty Nine Lakh Only)
Insurance Premium	INR 580000 (INR Five Lakh Eighty Thousand Only)
Total Loan Amount	INR 13480000 (INR One Crore Thirty Four Lakh Eighty Thousand Only)
3. Repayment Term	276 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 106958 (INR One Lakh Six Thousand Nine Hundred and Fifty Eight Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 02, S NO 689/4/9/F-2 PLOT NO 9, 1ST FLOOR, S NO 689/4 PLOT NO 9, SHUBHAM APARTMENT, PADMA CO-OPERATIVE HOUSING SOCIETY LTD, PUNE, BEBWEWADI, Pune, BEBWEWADI, Pune, MAHARASHTRA, India, 411037
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. Subject to positive employment / Residence verification.
3. • OCR clearance to be documented.
4. • July 26 salary credit to be documented.
5. • 3 years experience proof to be taken on records.
6. • August 26 rental credit banking of 46k to be taken on records.
7. • Repayment to come from applicants' salary account of ICICI- A/ C No.- 042401531205.
8. • Verification of collateral to be done on CERSAI Portal before disbursement of loan.
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. OCR clearance (if applicable) to be taken before disbursement.
12. Copy of ownership proof to be documented to verify rentals

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: Ramdas Rajendra Mule
Landline No: 1800 120 8800

[Signature] *[Signature]*

पंजीकृत कार्यालय: 9वां 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

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