

Branch Office: WARJE
Applicant: ANKUSH BALKRISHNA LATURKAR
AMRUTA DIGAMBAR KASAR

Date: 17-Jul-2026
Ref No.: HOU/WRJE/0726/5160097

Guarantor: N/A
Address: BHAGWATI BUILDING, NEAR STYANARAYAN MANDIR 811, RAVIWAR PETH PUNE, ., Pune,
MAHARASHTRA, 411002, Pune, India
Email: ankush.laturkar@gmail.com

Version No.: 4
Contact No. 8888883708

Dear Sir/Madam,

With reference to your loan application dated 13-07-2026, 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 4100000 (INR Forty One Lakh Only)
Insurance Premium	INR 164000 (INR One Lakh Sixty Four Thousand Only)
Total Loan Amount	INR 4264000 (INR Forty Two Lakh Sixty Four Thousand 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 32485 (INR Thirty Two Thousand Four Hundred and Eighty Five Only)
8. Processing fees receivable:	INR 47201.18 (INR Forty Seven Thousand Two Hundred One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	SR NO 21/10/2/1/1, PLOT NO 2, DHAYRI, PUNE, DHAYARI, Pune, ., MAHARASHTRA, India, 411041
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. Vernacular declaration to be documented.
2. All property owners to be on loan structure.
3. Repayment to be taken through NACH mode only from Salary account of the applicant
4. LTV & Final Loan amount will be subject to technical report & valuation.
5. Subject to Legal and technical clearance of property
6. • Plot + Construction Loan - Declaration from customer to commence construction within 12 months from the date of first disbursement.
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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9. Acknowledged Key Facts Statement to be taken.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Foreclosure letter & List of Documents from the lender bank to be held on record
12. 1. Declaration from the customer to be submitted stating : I/we hereby declare that I/we intend to construct a house on the Plot for which I am availing the loan facility on the address mentioned above within a period of three years from the date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
13. Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
14. Application Form and KYCs duly signed with OSV to be taken from co-applicant.