

Branch Office: PIMPRI CHINCHWAD
Applicant: SHISHUPAL KUMAR
NITISH KUMAR

Date: 13-Oct-2026
Ref No.: HOU/PM/0826/5195961

Guarantor: N/A
Address: FLAT NO WX 106 EFFIL CITY, CHAKAN TALEGAON ROAD, NEAR CHAKAN CHOWK, CHAKAN PUNE,
Pune, MAHARASHTRA, 410501, Pune, India
Email: shishupalkumar.sk@gmail.com
Version No.: 7
Contact No. 7507111215

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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 4974000 (INR Forty Nine Lakh Seventy Four Thousand Only)
	Insurance Premium	INR 175000 (INR One Lakh Seventy Five Thousand Only)
	Total Loan Amount	INR 5149000 (INR Fifty One Lakh Forty Nine 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 38864 (INR Thirty Eight Thousand Eight Hundred and Sixty Four Only)
8.	Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	FLAT NO-905, WING-B, S NO28/4, SOMANI RESIDENCY, SOMANI RESIDENCY CO OPERATIVE HOUSING SOCIETY LTD, PUNAWALE, NA, Pune, NA, Pune, MAHARASHTRA, India, 411033
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. App loan of 2.11 lakhs availed on Aug 2026 proof stating it is gold loan to be documented
2. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.
3. Subject to clearance of Processing Fees.
4. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. OCR clearance (if applicable) to be taken before disbursement.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. • Guarantor/Co-app to be taken on Loan structure
9. • Ownership of property is to be with main applicant or jointly with co-applicant
10. • OCR proof and clearance from banking to be documented
11. • Closure of Auto Loan 5.5 lack with Udyam vikas co-op bank to be documented
12. • Digi locker of applicant and co-app to be Positive.
13. • Repayment to come from Applicant in HDFC BANK – 4667.

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: Shantilal Kisan Khose
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)

SHISHUPAL KUMAR

NITISH KUMAR