

Branch Office: PUNE
Applicant: YOGESH NARAYAN MORTALE
PUNAM YOGESH MORTALE

Date: 14-Jul-2026
Ref No.: HOU/PUN/0726/5155242

Guarantor: N/A
Address: BLDG A FLAT NO 603, KRISHNA PARADISE SOC, KASAR AMBOLI PIRANGUT ROAD MULSHI, .. Pune,
MAHARASHTRA, 412115, India
Email: yogeshmortale@gmail.com

Version No.: 6
Contact No. 9552535324

Dear Sir/Madam,

With reference to your loan application dated 08-07-2026, 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 2700000 (INR Twenty Seven Lakh Only)
	Insurance Premium	INR 110000 (INR One Lakh Ten Thousand Only)
	Total Loan Amount	INR 2810000 (INR Twenty Eight Lakh Ten 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 21012 (INR Twenty One Thousand Twelve 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 B-509, 5TH FLOOR, WING- B, GAT NO 196, KRISHNA PARADISE, KRISHNA PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED, KASAR AMBOLI, Pune, Pune, MAHARASHTRA, India, 412115
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. • HR confirmation of applicant to be taken on record.
2. • Digi locker of applicant & co-applicant to be taken on record.
3. • Property should be in the name of applicant & Co-applicant only.
4. • Repayment to come from applicants' salary account of HDFC Bank- A/ C No.-5922.
5. Acknowledged Key Facts Statement to be taken.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Applicant and co applicant Aadhaar Current Address to be updated on OVD before disbursement
10. Co App KYC Self Attestation & OSV to be documented before sanction

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).

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Customer Service Manager: Ankush Digambarrao Dhote
Landline No: 1800 120 8800