

Branch Office: PIMPRI CHINCHWAD
Applicant: KUNAL KONDIRAM SONAWANE
PRIYANKA KUNAL SONAWANE

Date: 25-Aug-2026
Ref No.: HOU/PM/0826/5203089

Guarantor: N/A
Address: SAI SHRADDHA BUILDING FLAT NO 301, BHIMASHANKAR NAGAR LINE NO 4, ADARSH NAGAR
KIWALE PUNE, ., Pune, MAHARASHTRA, 412101, India
Email: kunalsonawane2662@gmail.com
Version No.: 6
Contact No. 8669051781

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 2400000 (INR Twenty Four Lakh Only)
	Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
	Total Loan Amount	INR 2520000 (INR Twenty Five Lakh Twenty 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 18844 (INR Eighteen Thousand Eight Hundred and Forty Four Only)
8.	Processing fees receivable:	INR 7671.18 (INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	FLAT NO 304, 3RD FLOOR, WING B, NA, LOTUS FLORINA, SR NO 15/8/3,15/10,15/10/1,15/10/2, MAMURDI, PUNE, Pune, NA, Pune, MAHARASHTRA, India, 412101
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:

- Other than Bajaj Gold loan Rest Loan Closer proof/ Less than 12-month Statement To be documented
- Repayment to come from Applicant in HDFC BANK – 5514
- Sanction is Subject to Legal & Technical clearance of the property
- OCR proof and clearance from banking to be documented
- Ownership of property is to be with main applicant or jointly with co-applicant
- Experience proof to be documented
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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)

KUNAL KONDIRAM SONAWANE

PRIYANKA KUNAL SONAWANE