

Branch Office:	PUNE	Date:	30-Sep-2026
Applicant:	ADITI SATYAWAN MATE ROHINI SATYAWAN MATE	Ref No.:	HOU/PUN/0926/5223318
Guarantor:	N/A	Version No.:	9
Address:	FLAT NO B/2 APURVA RECIDENCY, SINHGAD ROAD, HINGANE KHURD, PUNE CITY, ., Pune, MAHARASHTRA, 411051, India		
Email:	aditimate96@gmail.com	Contact No.	7507594102

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 11500000 (INR One Crore Fifteen Lakh Only)
Insurance Premium	INR 575000 (INR Five Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 12075000 (INR One Crore Twenty Lakh Seventy Five 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 192 Installments INR 93856 (INR Ninety Three Thousand Eight Hundred and Fifty Six Only) 193- 360 Installments INR 65925 (INR Sixty Five Thousand Nine Hundred and Twenty Five Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	ROW HOUSE NO. 03, GROUND + FIRST FLOOR, WING E, SR NO. 9/8/3, 9/9A, 9/9B, 9/10/1, 9/10/2, 9/14, 9/15, 9/16 AND 9/17, SUN PLANET, SUN PLANET CO-OPERATIVE HOUSING SOCIETY LIMITED, VADGOAN BK, NEAR SHREE BRAHMACHAITANYA TEMPLE, Pune, OPP. RIVERSIDE ROAD, 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:

- Ownership to be on sole name of applicant
- Closure of co-applicant HL of 15.30 Lakhs of PNB to be taken on records.
- Verification of Residence and Office to be taken on records and if residence is negative same to be sampled by FCU.
- Overdue clearance of 6k in 85K PL, 1K in PL 21K.
- Proof of Less than 12 months – PL - 12k
- Closure proof of PL -1.12 Lakh, PL-2.15 Lakh, AL-13.50 Lakh, PL-52k and PL -51k
- Proof of ration card stating applicant Aditi as sole child or else case to be relooked on individual income.
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- Subject to Legal and technical clearance of property.
- LTV shall be restricted as per PNBHFL norms.
- Repayment to come from applicants' salary account
- Digi locker of applicant & co-applicant to be taken on record.
- OCR clearance to be documented.
- Latest rental credit of Aug 26 to be taken on records and FCU of the same to be done.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.