

Branch Office: WARJE
Applicant: CHETAN SHANTILAL CHINCHOLE
ASHABAI SHANTILAL CHINCHOLE

Date: 01-Sep-2026
Ref No.: NHL/WRJE/0826/5208844

Guarantor: N/A
Address: LIFE REPUBLIC KOLTE PATIL, R10 UNIVERSE SECTOR I-1103, HINJEWADI MARUNGI ROAD, ., Pune, MAHARASHTRA, 411057, Pune, India
Email: chetanchinchole96@gmail.com
Version No.: 4
Contact No. 9637959599

Dear Sir/Madam,

With reference to your loan application dated 28-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1100000 (INR Eleven Lakh Only)
Insurance Premium	INR 55000 (INR Fifty Five Thousand Only)
Total Loan Amount	INR 1155000 (INR Eleven Lakh Fifty Five Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 12061 (INR Twelve Thousand Sixty One Only)
8. Processing fees receivable:	INR 23601.18 (INR Twenty Three Thousand Six Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1103,11TH FLOOR,, NEW S. NO.86, OLD SR NO 78/1 80,81 NEW SR NO 74/B, LIFE REPUBLIC / SECTOR R 10/10TH AVENUE / UNIVERSE / PHASE 1 BLD/TOWER I, OLD SR NO 74/2,3,74/9/2 SR NO 124/1/1,2,124/2, PUNE, Pune, ., MAHARASHTRA, India, 411057
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:

- Incentive letter for July 2026 to be submitted
- Applicant Loan Rs 8,32,726 date 17-10-2024 Loan and Rs 67k Date 24-03-2026 loan Closed in Proposed loan
- Applicant PL Rs 24000 Date 23-06-2025 Balance Tenure Less than 12-month Statement to be documented
- Applicant PL Rs 40000 Date 21-03-2025 Balance Tenure Less than 12-month Statement to be documented
- Applicant PL Rs 22500 Date 10-09-2025 Balance Tenure Less than 12-month Statement to be documented
- End use letter to be documented
- Repayment to come from Applicant in Kotak Bank - 1715
- Sanction is Subject to Legal & Technical clearance of the property
- All Property owners should be in Deal Structure
- Co-applicant Pension Credit account Documented
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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- Property being offered as collateral needs to be insured for the tenure of the loan
- End use declaration from the applicants to be held on record
- End Use letter to be documented from applicant
- Acknowledged Key Facts Statement to be taken.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on



Sanctioned

27. 8/2026

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

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