

Branch Office: PIMPRI CHINCHWAD
Applicant: GAUTAM K N
NAMRATA NAOMI GAUTAM

Date: 21-Sep-2026
Ref No.: HOU/PM/0926/5225903

Guarantor: N/A
Address: 32 KESARE NAGUVINAHALLI MAIN ROAD, HALE KESARE MYSORE, PO NAGANAHALLI, ., Mysore,
Karnataka, 570003, India
Email: gautamkn@yahoo.com

Version No.: 3
Contact No. 8412080800

Dear Sir/Madam,

With reference to your loan application dated 19-09-2026, 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 4200000 (INR Forty Two Lakh Only)
Insurance Premium	INR 210000 (INR Two Lakh Ten Thousand Only)
Total Loan Amount	INR 4410000 (INR Forty Four Lakh Ten Thousand Only)
3. Repayment Term	72 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 78186 (INR Seventy Eight Thousand One Hundred and Eighty Six Only)
8. Processing fees receivable:	INR 48381.18 (INR Forty Eight Thousand Three Hundred and Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 1202, 12TH FLOOR, NYATI ETHOS, UNDRI, PUNE, Pune, SR NO 19/5, Pune, MAHARASHTRA, India, 411060
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. Seller KYC, banking and Cibil to be documented and Seller FCU should be Positive
2. Sanction is Subject to Legal & Technical clearance of the property
3. OCR proof and clearance from banking to be documented
4. Ownership of property is to be with main applicant only
5. • Repayment to come from Applicant in PNB BANK – 5815
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. OCR clearance (if applicable) to be taken before disbursement.

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: Aniket Ganapat Shinde
Landline No: 1800 120 8800

Relationship Manager: