

Branch Office: PUNE
Applicant: SOMNATH CHHAGAN MORE
PRANALI SOMNATH MORE

Date: 24-Sep-2026
Ref No.: HOU/PUN/0926/5228287

Guarantor: N/A
Address: S NO 66.H NO 6/1, NEAR GAGANGIRI SCHOOL SANTOSHI MATA MANDIR, SANTOSH NAGAR KATRAJ
PUNE, ., Pune, MAHARASHTRA, 411046, India
Email: somnathchhaganmore@gmail.com

Version No.: 7

Contact No. 9665264654

Dear Sir/Madam,

With reference to your loan application dated 22-09-2026, 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 4265000 (INR Forty Two Lakh Sixty Five Thousand Only)
Insurance Premium	INR 127950 (INR One Lakh Twenty Seven Thousand Nine Hundred Fifty Only)
Total Loan Amount	INR 4392950 (INR Forty Three Lakh Ninety Two Thousand Nine Hundred Fifty 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 33158 (INR Thirty Three Thousand One Hundred and Fifty Eight 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	45 days, from the date of this letter
10. Security	Unit Flat No 208, Floor 2nd floor, Block Wing B, Project Airavat B Wing, hiss no 5 1 5 2, Ambegaon, Pune 411046, sr no 46, Pune, Pune, MAHARASHTRA, India, 411046
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. Subject to clearance of Processing Fees.
2. Additional 6 SPDCs of co-applicant's salary bank ac to be submitted
3. • Property should register in the name of applicant & Co-applicant only.
4. • Repayment to come from applicants' salary account of HDFC Bank- A/ C No.-1444.
5. • Digi locker of applicant & co-applicant to be taken on record.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. OCR clearance (if applicable) to be taken before disbursement.
8. Acknowledged Key Facts Statement to be taken.
9. 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Rahul Tomar
Landline No: 1800 120 8800

Relationship Manager: