

Branch Office: PUNE
Applicant: SIDDHARTH MISHRA
PUSHPA MISHRA

Date: 04-Aug-2026
Ref No.: HOU/PUN/0826/5184646

Guarantor: N/A
Address: ROOM NO 305, HEAVEN RISE PG PANDAV NAGAR, HINJEWADI PHASE 1 PUNE, BLUE RIDGE, Pune, MAHARASHTRA, 411057, Pune, India
Email: siddharth.r.mishra@gmail.com
Version No.: 9
Contact No. 9555875316

Dear Sir/Madam,

With reference to your loan application dated 03-08-2026, 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 3389000 (INR Thirty Three Lakh Eighty Nine Thousand Only)
Insurance Premium	INR 169450 (INR One Lakh Sixty Nine Thousand Four Hundred Fifty Only)
Total Loan Amount	INR 3558450 (INR Thirty Five Lakh Fifty Eight Thousand Four Hundred Fifty Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27701 (INR Twenty Seven Thousand Seven Hundred One Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat no 105, Floor 1st floor, Block Building L, Project Abhimaan Homes, Gat No. 8,12,16,18,19,20,, Shirgaon, Opp. Prati Shirdi Sai Mandir, Near Somat, Khed, Pune, MAHARASHTRA, India, 412402
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:

- Salary slip for July 2026 and bank statement reflecting salary credits to be submitted
- Loan ac statement of home loan of Rs.21.78 lakhs and property loan of Rs.22 lakhs to be submitted
- Loan ac statement of PL of Rs.805942 from Bajaj Finance to be submitted
18. Income proof of Father need to be documented as Rs 40K approx. EMI is paid by him in which mother is co-applicant.
3. Repayments to be taken from applicant's salary A/c ICICI- *****522570
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan

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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Relationship Manager: