

Branch Office: PIMPRI CHINCHWAD
Applicant: SACHIN ARUN MASURKAR
SAMIKSHA SACHIN MASURKAR

Date: 13-Aug-2026
Ref No.: NHL/PM/0626/5138920

Guarantor: N/A
Address: FLAT NO 401, RIDDHI AVENUE APARTMENT ,, TALEGAON -CHAKAN ROAD, TALEGAON DABHADE
PUNE 410507, ., Pune, MAHARASHTRA, 410507, Pune, India
Email: masurkarsachin29@gmail.com
Version No.: 5
Contact No. 8830454208

Dear Sir/Madam,

With reference to your loan application dated 23-06-2026, 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 1823590 (INR Eighteen Lakh Twenty Three Thousand Five Hundred Ninety Only)
	Insurance Premium	INR 91000 (INR Ninety One Thousand Only)
	Total Loan Amount	INR 1914590 (INR Nineteen Lakh Fourteen Thousand Five Hundred Ninety 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 19993 (INR Nineteen Thousand Nine Hundred and Ninety Three Only)
8.	Processing fees receivable:	INR 10552.74 (INR Ten Thousand Five Hundred and Fifty Two Rupees And Seventy Four Paisa Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Unit Shop No 01, Floor GF floor, Block GF floor shops, Project AADINATH AASHRAY, Project at Plot No 41 42 CTS No 2991 41 2991 42, New S No 442 Part 443 1 443 2 468 1 Part 468 2, Old S No 648 1 648 2 698 Part Village Talegaon, Dabhade Taluka Maval Dist Pune 410507, Pune, Pune, MAHARASHTRA, India, 410507
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. Property should not be purchased in any of the builder projects to whom water proofing services are being rendered
3. GST finfort of Swami Samarth Enterprises to be done
4. Additional 6 SPDCs of Pune Peoples Co-op Bank Current Ac No ending ****0779 to be submitted
5. Digi locker verification to be done/ DIPM process to be followed.
6. Repayment from Pune Peoples Co-Op Bank, India Current Account No ending with 0301
7. LTV should be restricted to 70% of market value or COP of property
8. Sanction and disbursement are Subject to Legal & Technical clearance of the property.
9. Co-applicant's Used car loan of 10 lakhs availed on Jan 25 EMI less than or equal to 26 K to be documented.
10. Co-app consumer loan EMI RTR to be documented.
11. BCM Visit PD to be done at business premises and photos to be documented.
12. Property to be in the name of applicant or/& co-applicant only.
13. Acknowledged Key Facts Statement to be taken.
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. 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: Shantilal Kisan Khose
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad,
Pune

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
SACHIN ARUN MASURKAR
SAMIKSHA SACHIN MASURKAR