

Branch Office: KOLHAPUR
Applicant: ADITYA SANTOSH SHARMA
ARADHANA SANTOSH SHARMA

Date: 09-Oct-2026
Ref No.: HOU/KOP/1026/5240489

Guarantor: N/A
Address: S NO 196 RAM VIJAY APARTMENT 2ND FLOOR, PAWANA NAGAR RAM MANDIR ROAD, OPP TO
SHIVDHAM SOCIETY RAHATANI PUNE, Pune, MAHARASHTRA, 411017, Pune, India
Email: aditya100229@gmail.com

Version No.: 4

Contact No. 7264083882

Dear Sir/Madam,

With reference to your loan application dated 08-10-2026, 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 2999000 (INR Twenty Nine Lakh Ninety Nine Thousand Only)
Insurance Premium	INR 149950 (INR One Lakh Forty Nine Thousand Nine Hundred Fifty Only)
Total Loan Amount	INR 3148950 (INR Thirty One Lakh Forty Eight Thousand Nine 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% - 4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 24723 (INR Twenty Four Thousand Seven Hundred and Twenty Three Only)
8. Processing fees receivable:	INR 28991.00 (INR Twenty Eight Thousand Nine Hundred and Ninety One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	R S NO 6/3, PLOT NO 21, UNIT NO A, MOUJE SARNOBATWADI, -, Kolhapur, -, Kolhapur, MAHARASHTRA, India, 416012
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. Applicant TW Loan of Rs. 1,26,100/- with Current POS. 86,894/- availed on 11-03-2026, Closure proof to be documented before disbursement
2. Repayment to come from Applicant in ICICI BANK - 2331.
3. Sanction is Subject to Legal & Technical clearance of the property
4. OCR proof and clearance from banking to be documented
5. Ownership of property is to be with main applicants or jointly with co-applicant
6. Foreclosure letter & List of Documents from the lender bank to be held on record
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager: