

Branch Office: PIMPRI CHINCHWAD
Applicant: BHORE PRATIK SHIVRAJ
DEVKNAYA SHIVRAJ BHORE

Date: 25-Aug-2026
Ref No.: HOU/PM/0826/5204712

Guarantor: N/A
Address: FLAT NO 101 FIRST FLOOR, SR NO 16 SHIV SHAMBHO CORNER, AMBEGAON PATHAR SHRADHA
SABURI CHOWK, ., Pune, MAHARASHTRA, 411046, India
Email: pratikbhore22@gmail.com
Version No.: 4
Contact No. 9860210304

Dear Sir/Madam,

With reference to your loan application dated 21-08-2026, 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 2500000 (INR Twenty Five Lakh Only)
Insurance Premium	INR 125000 (INR One Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 2625000 (INR Twenty Six Lakh Twenty Five Thousand 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% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19445 (INR Nineteen Thousand Four Hundred and Forty Five Only)
8. Processing fees receivable:	INR 28321.18 (INR Twenty Eight Thousand Three Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 202, A WING, 2ND FLOOR, SR NO 16, Sr no.16, SHIVSHAMBHO CORNER, SHIVSHAMBHO CORNER CHSL, AMBEGAON BUDRUK, PUNE, Pune, HISSA NO 4/2, 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. • Subject to Legal and technical clearance of property
3. • Repayment to come from Applicant in HDFC BANK –8695.
4. • OCR proof and clearance from banking to be documented
5. • Ownership of property is to be with main applicant or jointly with co-applicant
6. • FTE visit with Seller to be documented
7. • Seller KYC, banking and Cibil to be documented
8. • Applicant and co-applicant Resi FI / FTE should be Positive
9. • HR/mail confirmation from official mail ID to be documented or FTE should be Positive
10. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Acknowledged Key Facts Statement to be taken.
14. OCR clearance (if applicable) to be taken before disbursement.
15. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
16. 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: Pankaj Anilrao Kokate
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)

BHORE PRATIK SHIVRAJ

DEVKNAYA SHIVRAJ BHORE