

Branch Office: PIMPRI CHINCHWAD
Applicant: SAGAR RAJENDRA GORE
ANKITA SAGAR GORE

Date: 10-Jun-2026
Ref No.: HOU/PM/0526/5101874

Guarantor: N/A
Address: 18/137, 2ND FLOOR VALLABH NAGAR, HAVELI PUNE, NEAR PANDIT DINDAYAL SCHOOL, , Pune,
MAHARASHTRA, 411018, India
Email: goresagar07@gmail.com
Version No.: 5
Contact No. 8888834754

Dear Sir/Madam,

With reference to your loan application dated 18-05-2026, 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 2150000 (INR Twenty One Lakh Fifty Thousand Only)
Insurance Premium	INR 107500 (INR One Lakh Seven Thousand Five Hundred Only)
Total Loan Amount	INR 2257500 (INR Twenty Two Lakh Fifty Seven Thousand Five Hundred Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 21786 (INR Twenty One Thousand Seven Hundred and Eighty Six 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 B4-721, Floor 7th floor, Block Building B4, Project Xrbia Singa Pune, S. No. 309/1, 309/2,, Village At Charholi,, Tal. Haveli, Dist. Pune- 412105., Khed, Ratnagiri, MAHARASHTRA, India, 412105
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 Sign proof to be documented as per login approval before disbursement.
2. Repayment to come from applicants' salary a/c.
3. Property owners to be with applicant & or jointly with co-applicant only.
4. OCR receipt and clearance proof to be documented.
5. Ace Application form duly signed by applicant and co-applicant and same to be FCU done before disbursement.
6. Property offered as collateral should comply with PNB Housing Finance Legal & Technical norms.
7. LTV shall be restricted to lower of 80% of Cost of Property or Market Value.
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. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. 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: 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)

SAGAR RAJENDRA GORE

ANKITA SAGAR GORE