

Branch Office: KOLHAPUR
Applicant: SAGAR PANDIT MORE
SNEHA SAGAR MORE

Date: 02-Jul-2026
Ref No.: HOU/KOP/0726/5145679

Guarantor: N/A
Address: 767/15+22+23 PLOT NO 3, NANDANVAN COLONY MANAS BANGLOW, JARAG NAGAR ROAD
RAMANAND NAGAR, KARVIR KOLHAPUR, Kolhapur, MAHARASHTRA, 416012, Kolhapur, India
Email: sagarmore82083@gmail.com
Version No.: 3
Contact No. 8208331601

Dear Sir/Madam,

With reference to your loan application dated 01-07-2026, 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 2880000 (INR Twenty Eight Lakh Eighty Thousand Only)
	Insurance Premium	INR 144000 (INR One Lakh Forty Four Thousand Only)
	Total Loan Amount	INR 3024000 (INR Thirty Lakh Twenty Four Thousand Only)
3.	Repayment Term	276 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 24981 (INR Twenty Four Thousand Nine Hundred and Eighty One Only)
8.	Processing fees receivable:	INR 32805.18 (INR Thirty Two Thousand Eight Hundred Five Rupees And Eighteen Paise Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Unit Flat No 801, Floor 8th floor, Block Single Building, Project Redekar Crown, Project at C.S.NO. 235/1 Part, Old R.S.NO.769/4 AND 769/5 Plot No. 9, Hanuman Nagar, Pachgaon to Hockey Stadium Road, 416005, Kolhapur, Kolhapur, MAHARASHTRA, India, 416005
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. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. • Co-apps Income proof to be documented.
6. • LIC PL loan 13 lack closure to be documented
7. • Repayment to come from Applicant in BOI BANK – 0143.
8. • Digi locker of applicant and co-app to be Positive.
9. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented
10. • Auto loan with KDC bank 75K to bd documented
11. • CRE declaration to be submitted
12. • OCR proof and clearance from banking to be documented
13. • Ownership of property is to be with main applicant or jointly with co-applicant* Rate approval for ROI 8.5% to be documented .

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).

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