

Branch Office: WARJE
Applicant: PRAVIN SHARANAPPA FULARI
CHANDRAKALA SHARANAPPA FULARI

Date: 16-Sep-2026
Ref No.: HOU/WRJE/0926/5219863

Ghar Ki Baat

Guarantor: N/A
Address: FLAT NO 703 SHRI VITTHAL VENUE, VADACHA MALA JADHAVWADI CHIKHALI, PIMPRI CHINCHWAD,
., Pune, MAHARASHTRA, 411062, Pune, India
Email: fularipravin1@gmail.com

Version No.: 5

Contact No. 9975167170

Dear Sir/Madam,

With reference to your loan application dated 11-09-2026, 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 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 81000 (INR Eighty One Thousand Only)
Total Loan Amount	INR 2781000 (INR Twenty Seven Lakh Eighty One Thousand 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% - 3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25271 (INR Twenty Five Thousand Two Hundred and Seventy One Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 702 7th FLOOR, GAT NO 319/320, NA, GAT NO 319/320, SHREEE VITTHAL VENUE, CHIKHALI, PUNE, Pune, JADHAV WADI, Pune, MAHARASHTRA, India, 411062
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. Declaration from applicant stating property is not being purchased in Morya Group's projects
2. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer
3. Statutory business registration proof of employer to be submitted
4. 100% OCR to be paid by the borrower before disbursement
5. Property to be in the name of applicant or/ & co-applicant only.
6. LTV will be restricted to 80% of COP or MV whichever is lower.
7. Closer proof of 285000 lakhs home loan of applicant to be documented.
8. Closer proof of 3 lakhs home loan of applicant to be documented.
9. Co-applicant vernacular declaration to be documented.
10. List of legal heir NOC to be documented before disbursement.
11. Revise app form with correct office address along with FCU vetting to be done.
12. OSV to be done on self attested redacted adhaar card copy of all applicants, FTE should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person. • Digilocker aadhaar verification of all the applicant to be done. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
13. Repayment to be taken through NACH mode only from Salary account of the applicant
14. Subject to legal and technical clearance property
15. Acknowledged Key Facts Statement to be taken.
16. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. OCR clearance (if applicable) to be taken before disbursement.



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001
Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLCO33856