

Branch Office: NAGPUR
 Applicant: MOHAMMAD ALEEM QURESHI
 MOHAMMAD KALEEM QURAIISHI

Date: 10-Aug-2026
 Ref No.: HOU/NAG/0726/5180427

Guarantor: N/A
 Address: SO MOHAMMAD FAROOQUE QUERESHI, WARD NO 2 RAMKRUSHNA SOCIETY, NEW YERKHEDA, KMAPTEE, Nagpur, MAHARASHTRA, 441002, India
 Email: aleembindass@gmail.com

Version No.: 6
 Contact No. 7020698987

Dear Sir/Madam,

With reference to your loan application dated 27-07-2026, 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 2992500 (INR Twenty Nine Lakh Ninety Two Thousand Five Hundred Only)
Insurance Premium	INR 149000 (INR One Lakh Forty Nine Thousand Only)
Total Loan Amount	INR 3141500 (INR Thirty One Lakh Forty One Thousand Five Hundred Only)
3. Repayment Term	180 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 30936 (INR Thirty Thousand Nine Hundred and Thirty Six Only)
8. Processing fees receivable:	INR 34132.68 (INR Thirty Four Thousand One Hundred and Thirty Two Rupees And Sixty Eight Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO 28, BHARTIA MEADOWS, KHASRA NO 36 MOUZA RANALA, GRAMPANCHAYAT RANALA BHUMAPAN UPVIBHAG NO 36, VILLAGE RANALA TAHSIL KAMPETEE, Nagpur, PSK 18, Nagpur, MAHARASHTRA, India, 440034
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:

- Subject to clearance of Processing Fees.
- LTV to be restricted to 75% of COP or MV whichever is lower
- Repayment to be taken from
- Sale deed draft to be documented
- Aadhar E verification to be done through DIGILOCKER
- Plot fencing & technical concurrence to be taken
- Seller norms to be completed
- Subject to legal & technical clearance
- Applicant Sign proof to be documented
- Last one year canara Bank CC statement to be documented
- Sole proprietorship declaration to be taken
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.



M. B.

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

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