

Branch Office: JALGAON Date: 26-FEB-26
 Applicant: Mr. Sandip Bharat Kumavat Ref No.: HOU/JLG/0226/1487238
 Mrs. Pooja Sandip Kumavat
 Version No.: 3
 Address: Gat no 783 plot 15, Sudatt colony, Jalgaon, Jalgaon, MAHARASHTRA-425001, India
 Email: kumavatsandip44@gmail.com Contact No. 9766319208

Dear Sir/Madam,

With reference to your loan application dated 16-02-2026, 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 30,00,000.00 (INR Thirty Lakhs only)
	Insurance Premium	INR 1,50,000.00 (INR One Lakh Fifty Thousand only)
	Total Loan Amount	INR 31,50,000.00 (INR Thirty-One Lakhs Fifty Thousand 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% -4.35% = 8.80% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 27,938.00 (INR Twenty-Seven Thousand Nine Hundred Thirty-Eight only)
8.	Processing fees receivable:	INR 31,860.00 (INR Thirty-One Thousand Eight Hundred Sixty only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	RESIDENTIAL EASTSIDE, BLOCK NO 02, GROUND 1 FLOOR, PLOT NO 15 GAT NO 766/2/2B S NO 345, NEAR MAHADEV TEMPLE, JIJAU NAGAR, MAUJE AVHANE, Jalgaon, Jalgaon, Maharashtra, India-425001
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

- The offer is subject to satisfactory legal and technical clearance of the property.
 - All Applicants and Co Applicants Adhar verification to be done through Digi Locker
 - Repayment to be taken through NACH mode only from UBI Ac No.**6655
 - Subject to Legal and technical clearance of property
 - Ownership of property is to be with main applicant or jointly with co-applicant
 - Autogenerated-Identity & Address proof of the seller of the property required
 - OCR clearance (if applicable) to be taken before disbursement.
 - Application Form and KYCs duly signed with OSV to be taken from co-applicant.
 - Property being offered as collateral needs to be insured for the tenure of the loan
 - Acknowledged Key Facts Statement to be taken.
 - Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
 - Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of 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: AMOL WAKEKAR

Landline No: 0257

Relationship Manager: SUMIT VARMA-8087878741