

Branch Office: NAGPUR
Applicant: PRASHANT SINGH SISODIA
KHUSHBOO GUPTA SINGH SISODIA

Date: 05-Aug-2026
Ref No.: HOU/NAG/0726/5177661

Guarantor: N/A
Address: FLAT NO 102, FIRST FLOOR, WING C, HARMONY, Nagpur, MAHARASHTRA, 440008, Nagpur, India
Email: sisodiasinghprashant@gmail.com
Version No.: 7
Contact No. 9960255666

Dear Sir/Madam,

With reference to your loan application dated 24-07-2026, 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 10000000 (INR One Crore Only)
Insurance Premium	INR 325000 (INR Three Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 10325000 (INR One Crore Three Lakh Twenty Five 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% -5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 86363 (INR Eighty Six Thousand Three Hundred and Sixty Three Only)
8. Processing fees receivable:	INR 22421.18 (INR Twenty Two Thousand Four Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No 1402, Floor 14th floor, Block Single Building, Project 44 NECTAR RESIDENCY, PLOT NO 44, CITY SURVEY NO 461,SHEET NO 09,WARD 73, DHARAMPETH EXTENSION, SHIVAJI NAGAR, NAGUPR 440010, at Nagpur (M Corp.), Nagpur (Urban), Nagpur,440010, Nagpur, Nagpur, MAHARASHTRA, India, 440010
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. Last one year HDFC Bank statement to be taken
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4. Current residence address to be mentioned in application form & to be captured in system
5. Current residence address proof to be documented
6. Aadhar E verification to be done through DIGILOCKER
7. Sole proprietorship declaration to be taken
8. Applicant Sign proof to be documented
9. Both applicant relation proof to be documented
10. Annexure B declaration for Co-applicant to be taken
11. ICICI Bank BL Amt. Rs.15 lacs will be closing within 12 Months proof to be documented
12. Builder Cost Sheet & Amenities Agreement to be taken
13. Subject to legal & technical clearance
14. LTV to be restricted to 75% of COP or MV whichever is lower
15. Repayment to be taken from IDBI CA 2529*
16. Sale deed draft to be documented
17. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
18. Acknowledged Key Facts Statement to be taken.
19. Property being offered as collateral needs to be insured for the tenure of the loan
20. OCR clearance (if applicable) to be taken before disbursement.