

Branch Office: AHMEDNAGAR
Applicant: SAYALI KARAN THAKUR
KARAN PRATAP THAKUR

Date: 05-Aug-2026
Ref No.: HOU/AHMD/0826/5187941

Guarantor: N/A
Address: S.NO-179/13,MANMAD ROAD,, ADICH GHUMAT BACK SIDE OF ZOPADICANTEEN,, SWAMI SAMRTH NAGAR, ,, Ahmed Nagar, MAHARASHTRA, 414003, India
Email: sayali.paredeshi7@gmail.com
Version No.: 5
Contact No. 7057355013

Dear Sir/Madam,

With reference to your loan application dated 04-08-2026, 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 800000 (INR Eight Lakh Only)
Insurance Premium	INR 40000 (INR Forty Thousand Only)
Total Loan Amount	INR 840000 (INR Eight Lakh Forty Thousand Only)
3. Repayment Term	108 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11045 (INR Eleven Thousand Forty Five Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO-13, S.NO-809/810/188/B2, WADGAONGUPTA, Ahmed Nagar, BACKSIDE OF ATHARE PATIL SCHOOL, Ahmed Nagar, MAHARASHTRA, India, 414111
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:

- Property to be in the name of applicant or/& co-applicant only.
- Repayment to be taken from applicant's salary account
- LTV shall be restricted as per PNBHFL policy norms.
- Digi locker verification to be done/ DIPM process to be followed.
- Positive FI report to be documented/ FTE visit to be done for residence
- HR mail confirmation to be taken/ FTE EV visit to be done.
- App sanction proof to be documented.
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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 avilment 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.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.

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).



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