

Branch Office: NAGPUR
Applicant: ASHISH ANIL KADWE
POOJA ASHISH KADWE
ANIL VASANTRAO KADWE

Date: 24-Jul-2026
Ref No.: HOU/NAG/0726/5152550

Guarantor: N/A
Address: PLOT NO 34 BESA GHOGALI ROAD, BEHIND VASUDEO CELEBRATION, SHIV THIRTH NAGAR NAGPUR,
., Nagpur, MAHARASHTRA, 440037, India
Email: ashishkadwe08@gmail.com
Version No.: 5
Contact No. 9665885244

Dear Sir/Madam,

With reference to your loan application dated 06-07-2026, 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 9500000 (INR Ninety Five Lakh Only)
Insurance Premium	INR 475000 (INR Four Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 9975000 (INR Ninety Nine Lakh Seventy Five Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 73890 (INR Seventy Three Thousand Eight Hundred Ninety Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot no S3-448, Block Plots, Project BROOKSIDE, Kh. No. 79 of Mouza - Wela Harishchandra and, Kh. No. 88 of Mouza - Kharsoli, Nagpur Gramin., Nagpur at Kharsoli, Nagpur (Rural), Nagpur, 441304, Nagpur, Nagpur, MAHARASHTRA, India, 441304
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.
- Construction estimate to be document and to be to be vetted by TSG
- Digital Sign application form to be document
- Online Adhar verification to be done through DG locker.
- Property to be in the name of applicant Only. only.
- Plot fencing to be taken.
- Technical concurrence for plot fencing.
- HR Confirmation on mail or Credit Vidhya to be document.
- Repayment to be taken from salary A/c of applicant through ENACH.
- LTV as per PNBHFL Norms.
1. 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 date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.



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