

Branch Office:	NASHIK	Date:	28-Sep-2026
Applicant:	SANDIP CHANDRABHAN SURYAWANSHI MANISHA SANDIP SURYAWANSHI	Ref No.:	HOU/NSK/0726/5183063
Guarantor:	N/A	Version No.:	4
Address:	FLAT NO -211, PLOT NO -27,, ANAND HEIGHTS, S NO - 197,, SHRMIK NAGAR,, NASHIK, Nashik, MAHARASHTRA, 422012, India		
Email:	sandip713395@gmail.com	Contact No.	9922713395

Dear Sir/Madam,

With reference to your loan application dated 31-07-2026, 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 1400000 (INR Fourteen Lakh Only)
Insurance Premium	INR 70000 (INR Seventy Thousand Only)
Total Loan Amount	INR 1470000 (INR Fourteen Lakh Seventy Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13100 (INR Thirteen Thousand One Hundred Only)
8. Processing fees receivable:	INR 15341.18 (INR Fifteen Thousand Three Hundred and Forty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 210, 2nd Floor, Anand Heights, S No 197/1/A Plot No 27, Pimpalgaon Bahula, Shramik Nagar, Nashik, Satpur Road, Nashik, MAHARASHTRA, India, 422012
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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
2. Subject to clearance of Processing Fees.
3. LTV to be restricted as per PNBHFL policy norms.
4. Repayment to be taken from Salary Account SBI 351*
5. PL Loan Rs.1.38 lakhs to be closed by applicant.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. Property to be registered in name of Applicant &/or Co-applicant.
8. Subject to Legal & Technical Clearance.
9. Acknowledged Key Facts Statement to be taken.
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. OCR clearance (if applicable) to be taken before disbursement.

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).

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