

Branch Office: AHMEDNAGAR
Applicant: ASHITOSH DILIP MENSE
MAYUR DILIP MEMSE
MADHUMATI DILIP MENSE

Date: 29-Sep-2026
Ref No.: HOU/AHMD/0926/5229898

Guarantor: N/A
Address: PLOT NO. 2, KAUSHALYA NAGARI,, PIPELINE ROAD, NEAR DAYTA MANDIR,, WANI NAGAR, SAVEDI, ..
Ahmed Nagar, MAHARASHTRA, 414003, India
Email: ashitoshmenase24@gmail.com
Version No.: 3
Contact No. 9096171215

Dear Sir/Madam,

With reference to your loan application dated 24-09-2026, 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 860000 (INR Eight Lakh Sixty Thousand Only)
Insurance Premium	INR 43000 (INR Forty Three Thousand Only)
Total Loan Amount	INR 903000 (INR Nine Lakh Three Thousand Only)
3. Repayment Term	180 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 8344 (INR Eight Thousand Three Hundred and Forty Four Only)
8. Processing fees receivable:	INR 11211.18 (INR Eleven Thousand Two Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO. 24/2, SR. NO. 312/1, SAVEDI, BEHIND BANDHAN LAWNS, Ahmed Nagar, NANDANVAN NAGAR, Ahmed Nagar, MAHARASHTRA, India, 414003
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. FD equivalent to 3 EMI DSRA to be taken & lien marked with the loan
2. Noc of PL of Rs.50,000 and Rs.9.36 lakhs to be submitted
3. Plot should be demarcated with ring fencing done
4. Father's death certificate to be submitted
5. 5. Digi locker verification to be done/ DIMP process to be followed.
6. 6. Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
7. 7. Positive FTE/FI at EV to be done or Positive HR mail confirmation to be documented.
8. 8. Positive FTE/FI at RV to be done.
9. 9. OCR receipt and clearance proof to be documented.
10. 10. CRE Declaration to be documented before disbursement.
11. 12. Seller compliance to be done.
12. 1. Property offered as collateral should comply with PNB Housing Finance Legal & Technical norms.
13. 15. Applicant Fedbank Credit Card of 54552 Nill OD to be documented.
14. 16. Co-applicant PL of 18651/- OD of 28783 Nill & to be documented.
15. 17. Co-applicant PL of 17550/- OD of 1711 Nill & to be documented.
16. 18. Co-applicant PL of 1950/- OSP 1516 OD of 190/- Nill & to be documented.
17. 14. Applicant Fedbank Credit Card of 14287 Nill OD to be documented.
18. 2. LTV shall be restricted as per PNBHFL Policy norms.
19. 3. Repayment to come from applicants' saving a/c SBI Bank A/c No 6309.
20. 4. All Property owner to be in deal structure.

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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

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