

Branch Office: NAGPUR
Applicant: ASHISH ARUNRAO KHADE
PRAMILABAI ARUNRAO KHADE

Date: 31-Aug-2026
Ref No.: HOU/NAG/0826/5191743

Guarantor: N/A
Address: PLOT NO.140, ULHAS NAGAR, MANEWADA ROAD, ., Nagpur, MAHARASHTRA, 440024, India
Email: ashishkhade802@gmail.com
Version No.: 4
Contact No. 9273862861

Dear Sir/Madam,

With reference to your loan application dated 06-08-2026, 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 1950000 (INR Nineteen Lakh Fifty Thousand Only)
Insurance Premium	INR 97500 (INR Ninety Seven Thousand Five Hundred Only)
Total Loan Amount	INR 2047500 (INR Twenty Lakh Forty Seven Thousand Five Hundred 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% -3.85% = 9.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 144 Installments INR 27178 (INR Twenty Seven Thousand One Hundred and Seventy Eight Only) 145- 300 Installments INR -10281 (INR Ten Thousand Two Hundred and Eighty One Only)
8. Processing fees receivable:	INR 21831.18 (INR Twenty One Thousand Eight Hundred and Thirty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	APARTMENT NO 102 WING B FIRST FLOOR, GREEN EMERALD-3 GREEN SPACE INFRAS GREEN CITY, KHASRA NO 5/1, P H NO 38/A, TAHSIL NAGPUR RURAL, Nagpur, MOUZA GOTAL PANJRI, Nagpur, MAHARASHTRA, India, 440015
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. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
3. 3 years experience certificate to be documented
4. Repayment to be taken from Salary Account BOB 104*
5. Sale deed draft to be documented
6. Aadhar E verification to be done through DIGILOCKER
7. Subject to legal & technical clearance
8. LTV to be restricted to 90% of COP or MV whichever is lower
9. Seller Norms to be completed
10. SPDC of Co-applicant Pension Account to be taken
11. Employee ID card to be taken
12. Seller Consent letter to be documented
13. Seller KYC & Bank statement to be taken & FCU to be done
14. OCR clearance (if applicable) to be taken before disbursement.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. Acknowledged Key Facts Statement to be taken.