

Branch Office:	NAGPUR	Date:	23-Jul-2026
Applicant:	SUMAN PADAMSINGH SOYAM AKASHSINGH PADAMSINGH SOYAM	Ref No.:	HOU/NAG/0726/5168286
Guarantor:	HANUMANSINGH JAGANSINGH SENGAR	Version No.:	5
Address:	QTR NO F43/3 (OLD QTR NO F-43/5,6), URJA NAGAR COLONY, POST-CHANDRAPUR, ., Chandrapur, MAHARASHTRA, 442404, India		
Email:	akashsoyam007@gmail.com	Contact No.	8806509326

Dear Sir/Madam,

With reference to your loan application dated 17-07-2026, 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 2848230 (INR Twenty Eight Lakh Forty Eight Thousand Two Hundred Thirty Only)
Insurance Premium	INR 142000 (INR One Lakh Forty Two Thousand Only)
Total Loan Amount	INR 2990230 (INR Twenty Nine Lakh Ninety Thousand Two Hundred Thirty Only)
3. Repayment Term	168 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 30326 (INR Thirty Thousand Three Hundred and Twenty Six Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot No.58, Block Plots, Project RAM NAGRI II, K H NO 356 1 AND KH NO 356 4 PH NO 49, MOUZA HINGNA NAGPUR at Nagpur (M Corp.), Nagpur (Urban), Nagpur, 441110, Nagpur, Nagpur, MAHARASHTRA, India, 441110
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 satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. Legal heirs declaration to be taken
4. Plot fencing to be taken.
5. AU finance Car loan and Piramal Finance HL EMI reflecting banking to be taken.
6. Applicant society loan closer proof to be taken.
7. SPDC from co-applicant A/c
8. Online Adhar verification to be done through DG locker.
9. LTV as per PNBHFL Norms.
10. Re-FI and FTE at office
11. Re-FI and FTE visit at Residence
12. Repayment to be taken from salary A/c of applicant through ENACH.
13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. OCR clearance (if applicable) to be taken before disbursement.
16. 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 availment 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.