

Branch Office: AURANGABAD
Applicant: SANTOSH BABANRAO KUTE
JYOTI SANTOSH KUTE

Date: 26-Sep-2026
Ref No.: NHL/ARNG/0926/5229900

Guarantor: N/A
Address: FLAT NO 05, GUT NO 105/P, PLOT NO 07 ,, HARRAPA VENTURES, BEED BY PASS , NEAR TATA
SHOWROOM, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: santoshmispune@gmail.com
Version No.: 5
Contact No. 9921025736

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	Non Housing Loan, Personal use
2. Loan Amount	INR 836000 (INR Eight Lakh Thirty Six Thousand Only)
Insurance Premium	INR 29260 (INR Twenty Nine Thousand Two Hundred Sixty Only)
Total Loan Amount	INR 865260 (INR Eight Lakh Sixty Five Thousand Two Hundred Sixty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 9036 (INR Nine Thousand Thirty Six Only)
8. Processing fees receivable:	INR 18550.78 (INR Eighteen Thousand Five Hundred Fifty Rupees And Seventy Eight Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 14 & Plot No 17, Gut No 275, Shiv Prasad Park, Mauje Nipani, Aurangabad, Aurangabad, MAHARASHTRA, India, 431001
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. Plot to be identified and Demarcated
2. All the applicant and co-applicant to the original loan to come on loan structure.
3. Digilocker aadhar verification for app and co-app to be done
4. Repayment to be taken from CA facility with Union Bank of India a/c no 2458
5. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. PSL declaration as per PNBHFL format to be held on record.
7. End Use letter to be documented from applicant
8. Acknowledged Key Facts Statement to be taken.
9. End use declaration from the applicants to be held on record

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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Pawan Bhagwan Patil
Landline No: 1800 120 8800

Relationship Manager:

Branch Office: AURANGABAD
Applicant: SANTOSH BABANRAO KUTE
JYOTI SANTOSH KUTE

Date: 07-Sep-2026
Ref No.: HOU/ARNG/0826/5208542

Guarantor: N/A
Address: FLAT NO 05 GUT NO 105/P, PLOT NO 07 HARAPPA VENTURES, AURANGABAD, Aurangabad,
MAHARASHTRA, 431001, Aurangabad, India
Email: santoshmispune@gmail.com
Version No.: 6
Contact No. 9921025736

Dear Sir/Madam,

With reference to your loan application dated 27-08-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 52500 (INR Fifty Two Thousand Five Hundred Only)
Total Loan Amount	INR 1552500 (INR Fifteen Lakh Fifty Two Thousand Five Hundred 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15289 (INR Fifteen Thousand Two Hundred and Eighty Nine Only)
8. Processing fees receivable:	INR 5899.18 (INR Five Thousand Eight Hundred and Ninety Nine Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 14 & Plot No 17, Gut No 275, Shiv Prasad Park, Mauje Nipani, Aurangabad, Aurangabad, MAHARASHTRA, India, 431001
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 employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. Property to be registered in joint name of Applicant and/OR Co-Applicant
6. Digilocker aadhar verification for app and co-app to be done
7. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
8. Plot to be identified and Demarcated
9. Repayment to be taken from CA facility with Union Bank of India a/c no 2458
10. 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.
11. Acknowledged Key Facts Statement to be taken.
12. OCR clearance (if applicable) to be taken before disbursement.

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