

Branch Office: NAGPUR
Applicant: RAVI NATTHUJI ANBOLE
VRUSHALI RAVI ANBOLE

Date: 29-Sep-2026
Ref No.: HOU/NAG/0826/5189884

Guarantor: N/A
Address: PLOT NO 94 BANTE LAY OUT, NEAR BADWAIK BEKERY NIT GARDEN, HUDKESHWAR ROAD NAGPUR,
., Nagpur, MAHARASHTRA, 440034, India
Email: ravianbole111@gmail.com
Version No.: 5
Contact No. 9595179050

Dear Sir/Madam,

With reference to your loan application dated 05-08-2026, 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 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 135000 (INR One Lakh Thirty Five Thousand Only)
Total Loan Amount	INR 2835000 (INR Twenty Eight Lakh Thirty Five 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 29604 (INR Twenty Nine Thousand Six Hundred Four Only)
8. Processing fees receivable:	INR 14751.18 (INR Fourteen Thousand Seven Hundred and Fifty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	APARTMENT NO 305, THIRD FLOOR SWASTIK APARTMENTS, PLOT NO 3, 4 AND 11 KHASRA NO 39-F, WARD NO 3/H.G., TAHSIL NAGPUR RURAL, Nagpur, MOUZA HUDKESHWAR (BU) P H NO 37 GRAMPANCHAYAT/CORPPORATION - NARSALA, Nagpur, MAHARASHTRA, India, 440024
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. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
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. OCR clearance (if applicable) to be taken before disbursement.
5. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. Subject to clearance of Processing Fees.
9. Annexure B declaration for Co-applicant to be taken
10. Subject to legal & technical clearance
11. Positive residence & office FI to be done
12. LTV to be restricted to 90% of COP or MV whichever is lower
13. Repayment to be taken from Salary Account SBI 091*
14. Sale deed draft to be documented
15. Aadhar E verification to be done through DIGILOCKER
16. Seller Consent letter to be documented
17. Seller Norms to be completed
18. Employee ID card to be taken



[Signature]

[Signature]

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
Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLCO33856

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: Gulshan Mangilal Harode
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Achraj Tower, First Floor, Katol Road, Rajnagar, Sadar, Nagpur – 440013. Maharashtra

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

RAVI NATTHUJI ANBOLE
VRUSHALI RAVI ANBOLE



[Handwritten signature]
[Handwritten signature: R. Anbole]