

Branch Office: NAGPUR  
 Applicant: HARILAL P SHARMA  
 REETA HIRLAL SHARMA

Date: 10-Jul-2026  
 RefNo.: HOU/NAG/0626/5142534

Guarantor: N/A  
 Address: HOUSE NO 5019 PRABHAG NO.3 RAJIV NAGAR, WANADONGRI HINGNA ROAD, HINGNA, Nagpur,  
 MAHARASHTRA, 441110, Nagpur, India

Email: harion0964321@gmail.com  
 Contact No. 8806084378

Dear Sir/Madam,

With reference to your loan application dated 26-06-2026, 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 75000 (INR Seventy Five Thousand Only)                                                                                                                                   |
| Total Loan Amount                       | INR 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)                                                                                                                    |
| 3. Repayment Term                       | 276 Months                                                                                                                                                                   |
| 4. Rate of Interest Scheme              | Floating                                                                                                                                                                     |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                                                                             |
| 6. Applicable Rate of Interest *        | 13.15% - 3.15% = 10.00% per annum as on the date of execution of the loan agreement                                                                                          |
| 7. Equated Monthly Instalment ("EMI") * | INR 14604 (INR Fourteen Thousand Six Hundred Four Only)                                                                                                                      |
| 8. Processing fees receivable:          | INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)                                                                                    |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                        |
| 10. Security                            | PLOT NO 23, PLOT NO 23, MOUZA WANADONGARI, P H NO 46, BHUMAPAN NO AND SUB DIVISION 16/18/23, TAHASIL HINGNA, Nagpur, KHASRA NO 16 AND 18, Nagpur, MAHARASHTRA, India, 440016 |
| 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. Construction estimate to be documented
3. Sale deed draft to be documented
4. Aadhar E verification to be done through DIGILOCKER
5. Plot fencing & technical concurrence to be taken
6. Seller KYC to be taken & FCU to be done
7. Seller Updated last Six Month bank statement along with Account opened date to be taken
8. Sole proprietorship declaration to be taken
9. Subject to legal & technical clearance
10. LTV to be restricted to 85% of COP or MV whichever is lower
11. Repayment to be taken from CBI 6799\*
12. Acknowledged Key Facts Statement to be taken.
13. Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
14. 1. 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 date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
15. OCR clearance (if applicable) to be taken before disbursement.



Harilal P Sharma

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