

Branch Office: NASHIK
Applicant: DNYANESHWAR SHANTARAM BHADANGE
SHOBHA DNYANESHWAR BHANDAGE

Date: 15-Sep-2026
Ref No.: HOU/NSK/0926/5217904

Guarantor: N/A
Address: PLTO NO -15 PRARABHADHA BANGLOW, SHINDE NAGAR B/H SBI AMT MAKHAMALABAD, NASHIK, .,
Nashik, MAHARASHTRA, 422003, India
Email: dnyaneshwarbhadange008@gmail.com
Version No.: 5
Contact No. 9767579742

Dear Sir/Madam,

With reference to your loan application dated 09-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 37000 (INR Thirty Seven Thousand Only)
Total Loan Amount	INR 1537000 (INR Fifteen Lakh Thirty Seven 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14956 (INR Fourteen Thousand Nine Hundred and Fifty Six Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 01, S No 45/7 To 9/12 To 18/20/1, Makhmalabad, Nashik, Samarth Nagar, Nashik, Mahadev Colony Road, Nashik, MAHARASHTRA, India, 422003
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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
2. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
3. LTV to be restricted as per PNBHFL policy norms.
4. Property to be registered in name of Applicant &/or Co-applicant.
5. Repayment from Applicant salary account with HDFC Bank A/c no *225.
6. Acknowledged Key Facts Statement to be taken.
7. OCR clearance (if applicable) to be taken before disbursement.
8. 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 avilment 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.

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).

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