

Branch Office: NASHIK
Applicant: RAJKUMAR YADAV
PANKAJ RAJKUMAR YADAV
SAMUNDRA RAJKUMAR YADAV

Date: 27-Sep-2026
Ref No.: HOU/NSK/0926/5222084

Guarantor: N/A
Address: PLOT NO 27 + 28, FLAT NO 22, LAXMI RESIDENCY, KADWE NAGAR, NEAR RAIBA HOTEL, PARHARDI PHATA, .., Nashik, MAHARASHTRA, 422010, Nashik, India
Email: ry3898374@gmail.com
Version No.: 5
Contact No. 8482976311

Dear Sir/Madam,

With reference to your loan application dated 15-09-2026, 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 1286436 (INR Twelve Lakh Eighty Six Thousand Four Hundred and Thirty Six Only)
Insurance Premium	INR 64320 (INR Sixty Four Thousand Three Hundred Twenty Only)
Total Loan Amount	INR 1350756 (INR Thirteen Lakh Fifty Thousand Seven Hundred and Fifty Six Only)
3. Repayment Term	240 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 13036 (INR Thirteen Thousand Thirty 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	Flat No. 22, 4th Floor, Plot No. 27 & 28, Survey No. 320/1,, City Survey No. 7303 & 7304, Laxmi Residency Apartment,, Pathardi Phata, Behand Rayba Hotel, Nashik, Pathardi Phata sabhagrah Op. Ambad, .., MAHARASHTRA, India, 422010
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 Legal and technical clearance of property
3. All Applicants and Co Applicants Amla verification to be done through Digi Locker
4. All the property owners to be part of loan structure
5. Repayment to be taken through NACH mode only SBI Ac No.520
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. End use declaration from the applicants to be held on record
9. Foreclosure letter & List of Documents from the lender bank 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: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager: