

Branch Office: NAGPUR
Applicant: SHANKAR SUNDAR BISE
PRITI SHANKAR BISE
REKHA SUNDAR BISE

Date: 04-Sep-2026
Ref No.: NHL/NAG/0826/5205515

Guarantor: N/A
Address: PLOT NO 143/A SHIVGIRI CO OP HOUSING, SOCIETY OM NAGAR, NARA ROAD, ., Nagpur,
MAHARASHTRA, 440014, India
Email: shankarbise4@gmail.com

Version No.: 4
Contact No. 7447631499

Dear Sir/Madam,

With reference to your loan application dated 22-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1000000 (INR Ten Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1050000 (INR Ten Lakh Fifty 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 10965 (INR Ten Thousand Nine Hundred and Sixty Five Only)
8. Processing fees receivable:	INR 21241.18 (INR Twenty One Thousand Two Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	EASTERN PORTION OF PLOT NO 143, EASTERN PORTION OF PLOT NO 143, OM NAGAR, P H NO 11 CITY SURVEY NO 486, BEHIND KRISHNA LEELA APARTMENT, SHIVGIRI CO OP HOUSING SOC, Corporation House No. 3308/143, 185/2, 186/2, 188/2, 190/2, 192/2, 193, Nagpur, Sheet No.626/111 NARA ROAD, ., MAHARASHTRA, India, 440014
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. LTV to be restricted to 75% of MV
3. Repayment to be taken from Salary Account BOI
4. Aadhar E verification to be done through DIGILOCKER
5. All property owners to be taken on loan structure
6. Employee ID card to be taken
7. Annexure B declaration for Co-applicant Mrs. Rekha to be taken
8. Subject to legal & technical clearance
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. End use declaration from the applicants to be held on record
12. End Use letter to be documented from applicant
13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).

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

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