

Branch Office: AHMEDNAGAR
Applicant: KISHOR RAMDAS PABBA
VANDANA KISHOR PABBA

Date: 25-Aug-2026
Ref No.: HOU/AHMD/0726/5178609

Guarantor: N/A
Address: S/O RAMDAS PABBA, 607,, CHAYA TOKIJ MAGE,, TOFKHANA, AHMEDNAGAR, ,, Ahmed Nagar,
MAHARASHTRA, 414001, India
Email: kishorpabba725@gmail.com
Version No.: 6
Contact No. 9011191240

Dear Sir/Madam,

With reference to your loan application dated 24-07-2026, 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 1524000 (INR Fifteen Lakh Twenty Four Thousand Only)
Insurance Premium	INR 76200 (INR Seventy Six Thousand Two Hundred Only)
Total Loan Amount	INR 1600200 (INR Sixteen Lakh Two Hundred Only)
3. Repayment Term	324 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 12397 (INR Twelve Thousand Three Hundred and Ninety Seven Only)
8. Processing fees receivable:	INR 14241.00 (INR Fourteen Thousand Two Hundred and Forty One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	ROW BLOCK NO. 39, PLOT NO. 39, SR. NO. 12/26, ASHIYANA COLONY, BHISTBAG, NEAR DATTA MANDIR, Ahmed Nagar, PIPELINE ROAD, Ahmed Nagar, MAHARASHTRA, India, 414003
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. Letter from employer to be documented that app will not take any advance salary
3. Subject to clearance of Processing Fees.
4. 100% OCR to be paid by the borrower before disbursement.
5. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
6. Property to be in the name of applicant or/& co-applicant only.
7. LTV shall be restricted as per PNBHFL policy norms.
8. Digi locker verification to be done/ DIPM process to be followed.
9. All resale compliance to be done.
10. Co-applicant vernacular declaration to be taken
11. App advance salary to be closed before disbursement & proof to be documented.
12. Statutory business proof of employer to be documented.
13. OCR clearance (if applicable) to be taken before disbursement.
14. Acknowledged Key Facts Statement to be taken.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on

K.R. Pabbia

श्री. वंदना पब्बा

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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