

Branch Office: NAGPUR
Applicant: Mr. Jagdish Kanhaiyalal Khushalani
Mr. Karan Jagdish Khushalani

Date: 03-JUL-26
Ref No.: HOU/NAG/0326/1501295

Version No.: 6

Address: FLAT NO 102 KIRTIKA APARTMENT DAYANAND, PARK CHOWK JARIPATKA, NAGPUR, Nagpur,
MAHARASHTRA-440014, India

Email: jagdish.pptc.jk@gmail.com

Contact No. 9370185874

Dear Sir/Madam,

With reference to your loan application dated 23-03-2026, 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 68,00,000.00 (INR Sixty-Eight Lakhs only)
	Insurance Premium	INR 2,72,000.00 (INR Two Lakhs Seventy-Two Thousand only)
	Total Loan Amount	INR 70,72,000.00 (INR Seventy Lakhs Seventy-Two 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% - 4.75% = 8.40% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 69,227.00 (INR Sixty-Nine Thousand Two Hundred Twenty-Seven only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	PLOT NO 134, MOUZA ZINGABAI TAKLI, P H NO 11, KHASRA NO 162, VAIBHANAND GRIHA NIRMAN SAHAKARI SANSTHA LTD NAGPUR, ZINGABAI TAKLI, INDORA ROAD, Nagpur, Nagpur, Maharashtra, India-440030
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
0. Seller CIBIL to be document
0. HDFC bank OD March 26 banking to be taken.
0. Udaan Inventory Funding facility Rs.25 Lakhs statement or sanction letter to be taken.
0. Update banking of HDFC bank A/c 50200048693055 & 50100544685516 to be taken from March 26 to May 26.
0. Saraswat bank Car loan update SOA to be taken.
0. Commercial CIBIL reflecting CC Rs.24.80 Lakhs and Rs.18.50 Lakhs closer proof to be taken.
0. PL of Rs.2.08 Closer proof to be taken.
0. Plot fencing to be taken.
0. Saraswat AL Rs.10 Lakhs update SOA or EMI Reflecting banking.
0. Seller KYC and latest 6 months Banking FCU to be done
0. Seller KYC and latest 6 months banking to be taken.
0. Repayment to be taken from Business banking A/c of applicant
0. Sole proprietorship declaration to be taken from both firm.
0. Construction estimate to be taken and to be vetted by TSG.
0. HDFC Bank Ltd TL Rs.37.50 Lacs sanction letter to be taken.
1. Autogenerated-Identity & Address proof of the seller of the property required
2. An affidavit-cum-undertaking that built up house has been/ will be constructed as per the sanctioned plan should be obtained from the customer
3. 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