



Branch Office: NASHIK
Applicant: ANIL PRABHAKAR JAGTAP
PRATIBHA ANIL JAGTAP

Date: 27-Aug-2026
Ref No.: HOU/NSK/0826/5207061

Guarantor: N/A
Address: GANADEEP RESIDENCY FLAT NO 203 2ND FLOOR, NEAR RK LAWS NILKANTH MAHADEV MANDIR,
OPP NEW PROJECT SAI SARVAM PATHARDI PHATA NASHIK, NASHIK, MAHARASHTRA, 422010,
India
Email: anil19750731@gmail.com
Version No.: 4
Contact No. 7021131520

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty Thousand Only)
3. Repayment Term	216 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27944 (INR Twenty Seven Thousand Nine Hundred and Forty Four Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No A-605, 6th Floor, A Wing, Gandeep Residency Apartment, Plot No 7/8/9/10, S No 316/3, Pathardi Phata, Pathardi, Hotel Chungal Chungal, Nashik, Damodar Chowk Road, Nashik, 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. Subject to clearance of Processing Fees.
2. Repayment from Applicant salary account with HDFC Bank A/c no *5168
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. Acknowledged Key Facts Statement to be taken.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. OCR clearance (if applicable) to be taken before disbursement.

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