

Branch Office: NAGPUR
Applicant: MEENA SURESH KALAMBE
GANESH SURESH KALAMBE

Date: 30-Aug-2026
Ref No.: HOU/NAG/0726/5169667

Guarantor: N/A
Address: SURESH KALAMBE, GAWALI PURA KANHAN, AT PO KANHAN TA PARSEONI, .. Nagpur,
MAHARASHTRA, 441401, India
Email: kadambemeena@gmail.com
Version No.: 4
Contact No. 9370341492

Dear Sir/Madam,

With reference to your loan application dated 18-07-2026, 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 3500000 (INR Thirty Five Lakh Only)
Insurance Premium	INR 175000 (INR One Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 3675000 (INR Thirty Six Lakh Seventy Five Thousand 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% -2.90% = 10.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 36076 (INR Thirty Six Thousand Seventy Six Only)
8. Processing fees receivable:	INR 19471.18 (INR Nineteen Thousand Four Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot No.112, Block Plots, Project R SANDESH HINDUSTAN ESTATE, KH NO 189,281/1 AND 281/2, MOUZA KANHAN PIPRI at Kanhan Pipri, Parseoni, Nagpur, 441401, Nagpur, Nagpur, MAHARASHTRA, India, 441401
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. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. ITR Acknowledgement of FY 26 to be document.
5. Sole proprietorship declaration to be taken
6. Repayment to be taken from of business banking or Saving A/c through ENACH.
7. LTV as per PNBHFL Norms.
8. Property to be in the name of applicant only.
9. Online Adhar verification to be done through DG locker.
10. Plot fencing to be taken.
11. Technical concurrence for plot fencing.
12. Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. 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 first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
15. Acknowledged Key Facts Statement to be taken.

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16. 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: Gulshan Mangilal Harode
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Achraj Tower, First Floor, Katol Road, Rajnagar, Sadar, Nagpur - 440013. Maharashtra

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s) (Name / Signature)
MEENA SURESH KALAMBE
GANESH SURESH KALAMBE

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