

Branch Office: NAGPUR
Applicant: AKHIL AVINASH KUMBHALKAR
RASHMI AVINASH KUMBHALKAR

Date: 15-Sep-2026
Ref No.: HOU/NAG/0926/5211248

Version No.: 5
Pune, MAHARASHTRA, 411045,

Contact No. 8087572604

Guarantor: N/A
Address: FLAT NO T3 - 2104, VTP AETHEREUS, SR NO 41/1 AND 41/4, PUNE, India
Email: akhil.47kumbhalkar@gmail.com

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 1067000 (INR Ten Lakh Sixty Seven Thousand Only)
Insurance Premium	INR 35000 (INR Thirty Five Thousand Only)
Total Loan Amount	INR 1102000 (INR Eleven Lakh 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 10788 (INR Ten Thousand Seven Hundred and Eighty Eight Only)
8. Processing fees receivable:	INR 9671.00 (INR Nine Thousand Six Hundred and Seventy One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Plot No.22, Block Plots, Project AYODHYA NAGRI-II, Survey No 15/2, P. H. No 74, Mouza Mohgaon., Tehsil & District Nagpur 441 110 at Mohagaon Kh., Nagpur (Rural), Nagpur, 441110, Nagpur, Nagpur, MAHARASHTRA, India, 441110
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 COP or MV whichever is lower
3. Repayment to be taken from Salary Account ICICI Bank 5443*
4. Sale deed draft to be documented
5. Aadhar E verification to be done through DIGILOCKER
6. Builder Cost Sheet & Amenities Agreement to be taken
7. Subject to legal & technical clearance
8. Applicant Mother to be taken on loan structure
9. Plot fencing & technical concurrence to be taken
10. OCR clearance (if applicable) to be taken before disbursement.
11. Acknowledged Key Facts Statement to be taken.
12. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. 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 avilment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.

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).



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Sau. R. A. Kumbhalkar