

Branch Office: NAGPUR
Applicant: RAJ KUMAR DWIVEDI
SAVITA DEVI

Date: 23-Sep-2026
Ref No.: HOU/NAG/0926/5223436

Guarantor: N/A
Address: PLOT NO 59, SAPTGIRI ROAD NO 2, BOLLYWOOD BEAR BAR, BHILGAON KAMPTEE, Nagpur,
MAHARASHTRA, 440026, India
Email: rajkumarsavita333@gmail.com
Version No.: 4
Contact No. 8855866512

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)
3. Repayment Term	168 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 15974 (INR Fifteen Thousand Nine Hundred and Seventy Four Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Plot No.43, Block Plots, Project GOVIND PARK, KHASRA NO. 15(PART), P.H.NO. 15, MOUZA,BHILGAON at Bhilgaon,, Kamptee, Nagpur, 441001, Nagpur, Nagpur, MAHARASHTRA, India, 441001
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. 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.
2. OCR clearance (if applicable) to be taken before disbursement.
3. Subject to clearance of Processing Fees.
4. Acknowledged Key Facts Statement to be taken.

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager: RAVI NANDKISHOR NAGFASE