

Branch Office: NAGPUR
Applicant: ANURAG VIDYADHAR KHERGADE
MONA ANURAG KHERGADE

Date: 28-Aug-2026
Ref No.: HOU/NAG/0826/5199944

Guarantor: N/A
Address: PLOT NO. 124 , ADIWASI COLONY, NEAR FIRE COLLEGE, KATOL ROAD, ., Nagpur, MAHARASHTRA,
440013, India
Email: khergadeanurag@gmail.com

Version No.: 4
Contact No. 7709329324

Dear Sir/Madam,

With reference to your loan application dated 14-08-2026, 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 4500000 (INR Forty Five Lakh Only)
Insurance Premium	INR 135000 (INR One Lakh Thirty Five Thousand Only)
Total Loan Amount	INR 4635000 (INR Forty Six Lakh Thirty Five 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% - 5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 44295 (INR Forty Four Thousand Two Hundred and Ninety Five Only)
8. Processing fees receivable:	INR 7081.18 (INR Seven Thousand Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	THE 50% , SOUTHERN SIDE RESIDENTIAL BLOCK, PLOT NO 35 GROUND FLOOR AND FIRST FLOOR, CITY SURVEY NO 575, KH NO 42, 43, 44, 45/1 AND 45/2, SHEET NO 33, 34 CORPORATION HOUSE NO 508/35,, ADIWASI SAMAJ UNNATI GRUHNIRMAN SAHAKARI SANSTHA LIMITED, KATOL ROAD NAGPUR , WARD NO 62, ADIWASI SOCIETY LAYOUT, BORGAON, Nagpur, MOUZA BORGAON P H NO 8, Nagpur, MAHARASHTRA, India, 440013
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. Seller consent form to be document.
3. Online Adhar verification to be done through DG locker.
4. OCR clearance (if applicable) to be taken before disbursement.
5. LTV to be restricted to 80% COP or MV which ever is lower.
6. Repayment to be taken from salary A/c of applicant through ENACH.
7. Seller KYC and latest 6 months banking to be taken.
8. LTV as per PNBHFL Norms.
9. Acknowledged Key Facts Statement to be taken.
10. OCR clearance (if applicable) to be taken before disbursement.
11. Property being offered as collateral needs to be insured for the tenure of the loan

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.



