

Branch Office: NAGPUR
Applicant: MANOJ AGRAWAL
PURVANSH AGRAWAL
PARUL AGRAWAL
J P ENTERPRISES

Date: 24-Sep-2026
Ref No.: HOU/NAG/0926/5217305

Guarantor: N/A
Address: 61 SAPPHIRE GREENS, VIDHAN SABHA ROAD, AMA SEONI SARDHOO, .. Raipur, CHHATTISGARH, 492014, India
Email: manoj13jun@gmail.com

Version No.: 4
Contact No. 9893303303

Dear Sir/Madam,

With reference to your loan application dated 08-09-2026, 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 9900000 (INR Ninety Nine Lakh Only)
	Insurance Premium	INR 0 (INR)
	Total Loan Amount	INR 9900000 (INR Ninety Nine Lakh 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 96910 (INR Ninety Six Thousand Nine Hundred Ten 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	45 days, from the date of this letter
10.	Security	PLOT NO 03, SUPER CITY-2, KHASRA NO 59,60/1 AND 60/2, PATWARI HALKA NO 38, VILLAGE GOTAL PANJRI TAHSIL NAGPUR, Nagpur, MOUZA GOTAL PANJRI, Nagpur, MAHARASHTRA, India, 440015
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.