

Branch Office: AHMEDNAGAR  
 Applicant: LAXMAN GANESH SHARMA  
 KHUSHABU LAXMAN SHARMA

Date: 25-Aug-2026  
 Ref No.: NHL/AHMD/0826/5195336

Guarantor: N/A  
 Address: SR. NO. 244/230/1, KALYAN ROAD,, GANESH NAGAR, SHIVAJI NAGAR, AHMEDNAGAR, ,, Ahmed Nagar,  
 MAHARASHTRA, 414001, India  
 Email: laxmansharma384@gmail.com  
 Version No.: 5  
 Contact No. 9764619395

Dear Sir/Madam,

With reference to your loan application dated 10-08-2026, 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.

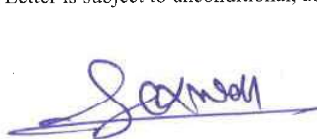
|                                         |                                                                                                                                                         |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Purpose of Loan                      | Non Housing Loan, Personal use                                                                                                                          |
| 2. Loan Amount                          | INR 1900000 (INR Nineteen Lakh Only)                                                                                                                    |
| Insurance Premium                       | INR 95000 (INR Ninety Five Thousand Only)                                                                                                               |
| Total Loan Amount                       | INR 1995000 (INR Nineteen Lakh Ninety 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement                                                                       |
| 7. Equated Monthly Instalment ("EMI") * | INR 20833 (INR Twenty Thousand Eight Hundred and Thirty Three Only)                                                                                     |
| 8. Processing fees receivable:          | INR 42481.18 ( INR Forty Two Thousand Four Hundred and Eighty One Rupees And Eighteen Paise Only)                                                       |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                   |
| 10. Security                            | PLOT NO. 244, SR. NO. 230/1/1/1/1/2A/2B, NALEGAON, GANESH NAGAR, SHIVAJI NAGAR, Ahmed Nagar, NAGAR KALYAN ROAD, Ahmed Nagar, MAHARASHTRA, India, 414001 |
| 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. Property and exposure of this LAN to be linked with all existing LANs
3. Loan application to be reapproved after technical maker checker is done in system
4. Copy of live and completed work orders to be submitted
5. • End use letter to be documented.
6. • Co-app vernacular declaration to be documented.
7. • NOC of UCO Bank Loan to be documented.
8. • MOU of Plot purchase to be documented.
9. • All property owners to be on loan structure
10. • Subject to Legal and technical clearance of property
11. • Repayment to be taken through NACH mode only form AXIS BANK A/C 913020023684156.
12. • Digi locker of applicant and co-app to be Positive.
13. GST 3B to be documented for last year
14. End Use letter to be documented from applicant
15. PSL declaration as per PNBHFL format to be held on record.
16. Acknowledged Key Facts Statement to be taken.
17. 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




पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856