

Branch Office: NAGPUR
Applicant: KIRAN HARSHAL MANGESH
HARSHAL ARUN MANGESH

Date: 08-Jul-2026
Ref No.: HOU/NAG/0526/5111377

Guarantor: N/A
Address: HOUSE NO. 45,, ARADHANA CO OP HOUSING SOCIETY, GODHNI RAILWAY, ,, Nagpur, MAHARASHTRA, 441111, Nagpur, India
Email: rajnandini.kumar.rk@gmail.com
Version No.: 6
Contact No. 8329379703

Dear Sir/Madam,

With reference to your loan application dated 26-05-2026, 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 1700000 (INR Seventeen Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1700000 (INR Seventeen Lakh Only)
3. Repayment Term	288 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 13744 (INR Thirteen Thousand Seven Hundred and Forty Four Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	RESIDENTIAL DUPLEX NO 05, TAHA MAJESTIC 1, PLOT NOS 21, 22, 23 AND 24, ARADHANA CO OPERATIVE HOUSING SOCIETY LTD NAGPUR, KHASRA NOS 77 AND 78, MOUZA GODHANI RAILWAY, PSK 12 A, GRAMPANCHAYAT GODHANI RAILWAY, TAHSIL NAGPUR RURAL, Nagpur, ARADHANA SOCIETY GODHANI RAILWAY, 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. Foreclosure letter & List of Documents from the lender bank to be held on record
2. Subject to clearance of Processing Fees.
3. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
4. Repayment from Applicant salary account with Union Bank of India A/c no *466
5. Property to be registered in name of Applicant &/or Co-applicant.
6. LTV to be restricted as per PNBHFL policy norms.
7. Subject to Legal & Technical Clearance.
8. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Acknowledged Key Facts Statement to be taken.
11. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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).