

Branch Office: NASHIK
Applicant: SANTOSH RAMJI VISHWAKARMA
SARITA SANTOSH VISHWAKARMA

Date: 12-Aug-2026
Ref No.: HOU/NSK/0826/5194119

Guarantor: N/A
Address: GHAR NO 323/174/4, RAJSARTHI SOCIETY, NAGAI CORNER,, INDIRA NAGAR NASHIK, NASHIK, Nashik,
MAHARASHTRA, 422009, India
Email: santoshvishwakarma0058@gmail.com
Version No.: 4
Contact No. 9423257018

Dear Sir/Madam,

With reference to your loan application dated 08-08-2026, 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 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One Lakh Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 18225 (INR Eighteen Thousand Two Hundred and Twenty Five Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 1(101), 1st Floor, Laxmi Kuber Apartment, Plot No 9, S No 893/5/2/9, Indira Nagar, Nashik, Behind Kuber Park Apartment, Nashik, Near Gurugovind Singh Collage Road, Nashik, MAHARASHTRA, India, 422009
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

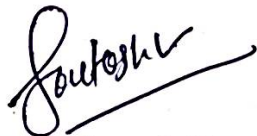
SPECIAL CONDITIONS:

1. Repayment from Current account of applicant with BOM **697.
2. LTV to be restricted as per PNBHFL policy norms.
3. Subject to Legal & Technical Clearance.
4. Property to be registered in name of Applicant &/ or Co-applicant
5. Subject to Legal & Technical Clearance.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.

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: Hemant S Madhe
Landline No: 1800 120 8800



संतोष रामजी विश्वकर्मा