

Branch Office: NASHIK
Applicant: BHANUDAS TUKARAM BHOIR
SEEMA BHANUDAS BHOIR

Date: 22-Jul-2026
Ref No.: HOU/NSK/0726/5170863

Guarantor: N/A
Address: S NO 459 MAHARASHTRA SHASHAN GHARKUL, WANJAR WADI, NEAR MARUTI MANDIR, KOLIWADA,
NASHIK, Nashik, MAHARASHTRA, 422101, Nashik, India
Email: bhoirbhanudas1981@gmail.com
Version No.: 3
Contact No. 9552174965

Dear Sir/Madam,

With reference to your loan application dated 20-07-2026, 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 2400000 (INR Twenty Four Lakh Only)
Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
Total Loan Amount	INR 2520000 (INR Twenty Five Lakh Twenty Thousand 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 21870 (INR Twenty One Thousand Eight Hundred Seventy Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Row House No 02, Diplaxmi Park Row Houses Apartment, S No 72/A, Plot No 22/24/1/2, CTS No 2156 And 2153, Datta Nagar Road, Chunchale Shiwar, Near Gokul Medical, Water Tank, Nashik, Mauli Chowk Road, Nashik, MAHARASHTRA, India, 422010
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. Repayment from Applicant salary account with SBI Bank A/c no *429
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. Property to be registered in name of Applicant &/or Co-applicant.
8. Acknowledged Key Facts Statement to be taken.
9. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. OCR clearance (if applicable) to be taken before disbursement.

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.