

Branch Office: NASHIK
Applicant: SANDIP RAMDAS OHOL
SARIKA SANDIP OHOL

Date: 28-Aug-2026
Ref No.: HOU/NSK/0826/5207019

Guarantor: N/A
Address: SNEH SADAN SUBHASH ROAD, STATION ROAD NASHIK, ROAD NASHIK, NASHIK, Nashik,
MAHARASHTRA, 422101, Nashik, India
Email: sandipohol302@gmail.com
Version No.: 4
Contact No. 7350247565

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 2800000 (INR Twenty Eight Lakh Only)
Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
Total Loan Amount	INR 2940000 (INR Twenty Nine Lakh Forty Thousand Only)
3. Repayment Term	144 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 32636 (INR Thirty Two Thousand Six Hundred and Thirty Six Only)
8. Processing fees receivable:	INR 31861.18 (INR Thirty One Thousand Eight Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 304, 3rd Floor, Saitrushna Co OP Hsg Soc Ltd Nashik, Plot No 16, S No 121/1/1/A/3, CTS No 4507/1, Lokmanya Nagar, Deolali, Near Gajanan Maharaj Mandir, Nashik, Nashik Road, Nashik, MAHARASHTRA, India, 422101
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. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
2. Property to be registered in name of Applicant &/or Co-applicant.
3. Repayment from App SB with BOM A/C. No-789.
4. Subject to Legal & Technical Clearance.
5. LTV as per PNBHFL Policy norms.
6. LTV to be restricted to 80% of MV or COP, whichever is lower.
7. Acknowledged Key Facts Statement to be taken.
8. OCR clearance (if applicable) to be taken before disbursement.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Co-applicant sing proof req

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