

Branch Office: NAGPUR
Applicant: CHANDA SUNIL ASHTANKAR
SUNIL SHRIRAM ASHTANKAR

Date: 11-Aug-2026
Ref No.: HOU/NAG/0826/5188879

Guarantor: N/A
Address: PLOT NO 21, SHUBHAM NAGAR, KALAMANA ROAD NEW YERKHEDA, NEAR SONU BEAR BAR
NAGPUR, Nagpur, MAHARASHTRA, 441002, India
Email: chandahatwar11@gmail.com
Version No.: 5
Contact No. 9595856195

Dear Sir/Madam,

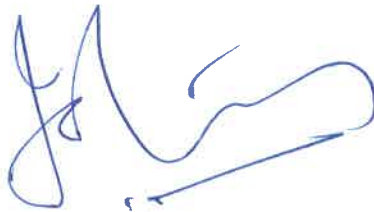
With reference to your loan application dated 04-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 1700000 (INR Seventeen Lakh Only)
Insurance Premium	INR 85000 (INR Eighty Five Thousand Only)
Total Loan Amount	INR 1785000 (INR Seventeen Lakh Eighty 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% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17369 (INR Seventeen Thousand Three Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot No.182, Block Plots, Project R SANDESH HINDUSTAN ESTATE, KH NO 189,281/1 AND 281/2, MOUZA KANHAN PIPRI at Kanhan Pipri, Parseoni,Nagpur,441401, Nagpur, Nagpur, MAHARASHTRA, India, 441401
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. LTV to be restricted to 75% of COP or MV whichever is lower
3. Repayment to be taken from SBI 682*
4. Sale deed draft to be documented
5. Aadhar E verification to be done through DIGILOCKER
6. Builder Cost Sheet & Amenities Agreement to be taken
7. Plot fencing & technical concurrence to be taken
8. Employee ID card to be taken
9. Subject to legal & technical clearance
10. Form 26 AS to be documented
11. Annexure B declaration for Co-applicant to be taken
12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
14. OCR clearance (if applicable) to be taken before disbursement.
15. Acknowledged Key Facts Statement to be taken.


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

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CIN: L65922DL1988PLCO3856