

Branch Office: NASHIK
Applicant: SHITAL RAM SAHANE
RAM FAKIRBHAU SAHANE

Date: 23-Sep-2026
Ref No.: HOU/NSK/0726/5159966

Guarantor: N/A
Address: ROW HOUSE NO 1/2-6, RAJKAMAL ROW HOUSE, NEAR MARUTI SWEET DNYANESHWAR NAGAR, PATHARDI PHATA NASHIK, Nashik, MAHARASHTRA, 422010, India
Email: shital.rsu1sahane@gmail.com
Version No.: 5
Contact No. 9822584624

Dear Sir/Madam,

With reference to your loan application dated 12-07-2026, 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 1100000 (INR Eleven Lakh Only)
Insurance Premium	INR 44000 (INR Forty Four Thousand Only)
Total Loan Amount	INR 1144000 (INR Eleven Lakh Forty Four Thousand Only)
3. Repayment Term	84 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 18175 (INR Eighteen Thousand One Hundred and Seventy Five Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 373+374+375, Out of S No 35/2/A, Pimpalgaon Khamb, Nashik, Near Hotel Jay Maharashtra Darbar, Nashik, Pathardi 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. Repayment to be from SB Account of Applicant with Kotak Mahindra Bank A/c No *750
2. Property Visit Report by FTE in PNBHFL format to document
3. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
4. Indian Bank Ac no **583, July 25 to Nov 25 to be documented before disbursement.
5. Property Loan SVC Bank LA Rs.16.70 lakhs & Rs.19.50 lakhs closure proof to be documented.
6. LTV as per PNBHFL norms
7. Subject to positive Legal & technical of the property.
8. Property to be registered name of Applicant &/or co-applicant name.
9. Acknowledged Key Facts Statement to be taken.
10. 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.
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).