

Branch Office: NASHIK  
Applicant: SANDIP KUMAR  
RANJNA

Date: 28-Sep-2026  
Ref No.: HOU/NSK/0926/5222886

Guarantor: N/A  
Address: GHAR NO 72 TAHIR MANGIL MURTUZA ALI CHOWK, AMARDHAM ROAD OLD KUMBHARWADA  
DARGA ROAD NEAR, KAPALESHWAR KIRANA SHOP OLD NASHIK DWARKA, NASHIK, Nashik,  
MAHARASHTRA, 422001, India  
Email: sandipkumar02313@gmail.com  
Version No.: 4  
Contact No. 9172767624

Dear Sir/Madam,

With reference to your loan application dated 15-09-2026, 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% -4.15% = 9.00% per annum as on the date of execution of the loan agreement                                                                                                                     |
| 7. Equated Monthly Instalment ("EMI") * | INR 18895 (INR Eighteen Thousand Eight Hundred and Ninety Five Only)                                                                                                                                  |
| 8. Processing fees receivable:          | INR 8261.18 ( INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paisa Only)                                                                                                            |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                                                                                                 |
| 10. Security                            | Flat No 303, 3rd Floor, Naroshankar Heights, S No 204/2/11 Plot No 11, Hirawadi, Nashik, Behind Shree Saptshrungi Ayurved Collage, Nashik, Close To Hirawadi Road, Nashik, MAHARASHTRA, India, 422003 |
| 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. Photos of live work site with geo tagging to be uploaded in system
3. Subject to Legal and technical clearance of property
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
5. Repayment to be taken through NACH mode only from salary account PNB Bank Ac No. \*\*787
6. Ownership of property is to be with main applicant or jointly with co-applicant
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.
11. Applicant & Co-app Relation 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.

A  
संदीप कुमार

रंजना

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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