

Branch Office: NASHIK
Applicant: KISHOR RAJENDRA UBHALE
SHRADDHA KISHOR UBHALE

Date: 07-Oct-2026
Ref No.: HOU/NSK/1026/5234564

Guarantor: N/A
Address: FLAT B - 8, NAKUL G N SANSTHA, PANDAV NAGARI INDIRA NAGAR, NASHIK, Nashik, MAHARASHTRA, 422009, India
Email: ubhalekishor2706@gmail.com
Version No.: 4
Contact No. 7038634730

Dear Sir/Madam,

With reference to your loan application dated 01-10-2026, 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	240 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 15266 (INR Fifteen Thousand Two Hundred and Sixty Six 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	Unit Flat No. 402, Floor 4th Floor, Block Building 4 Wing F, Project LAXMINARAYAN HEAVEN, S.No. 208/6, Plot No. 01+02, Behind Trilokeshwar, Mahadev Temple, Opp. SSK World Resort, Pathardi -, Gaulane Road, Pathardi Shiwar, Nashik - 422010., Nashik, 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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. LTV to be restricted as per PNBHFL policy norms
8. Loan Repayment taken from applicant salary bank Federal Bank A/c no**125.
9. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
10. Subject to Legal & Technical Clearance.

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: Vishal Ramesh Bothe
Landline No: 1800 120 8800