

Branch Office: NAGPUR
Applicant: RANJEET
SONALEE

Date: 16-May-2026
Ref No.: HOU/NAG/0426/5081792

Guarantor: N/A
Address: C O ORDINANCE FACTORY, QTR NO 05 049 6 TYPE 2 ORDINANCE FACTORY, AMBAJHARI ESTATE
NAGPUR, ., Nagpur, MAHARASHTRA, 440021, Nagpur, India
Email: ranjeetrawat591@gmail.com
Version No.: 4
Contact No. 7400612970

Dear Sir/Madam,

With reference to your loan application dated 25-04-2026, 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 1997000 (INR Nineteen Lakh Ninety Seven Thousand Only)
Insurance Premium	INR 99000 (INR Ninety Nine Thousand Only)
Total Loan Amount	INR 2096000 (INR Twenty Lakh Ninety Six 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 20396 (INR Twenty Thousand Three Hundred and Ninety Six Only)
8. Processing fees receivable:	INR 5311.18 (INR Five Thousand Three Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot no 26, Block Plots, Project SILVER STAR 3, KHASRA NO. - 106/1, at Nagalwadi (CT),, Hingna, Nagpur,440016, Nagpur, Nagpur, MAHARASHTRA, India, 440016
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. Employee ID card to be taken
3. LTV to be restricted to 75% of COP or MV whichever is lower
4. Repayment to be taken from Salary Account Uco Bank 280*
5. Sale deed draft to be documented
6. Aadhar E verification to be done through DIGILOCKER
7. Builder Cost Sheet to be taken
8. Plot fencing & technical concurrence to be taken
9. Co-applicant Sign verification to be documented
10. Subject to legal & technical clearance
11. 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.
12. OCR clearance (if applicable) to be taken before disbursement.
13. Acknowledged Key Facts Statement to be taken.
14. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
16. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)