

Branch Office: NASHIK
Applicant: MACHHINDRANATH RAMESH SONAWANE
SAPANA MACHHINDRA SONAWANE

Date: 14-Aug-2026
Ref No.: HOU/NSK/0826/5196519

Guarantor: N/A
Address: 2ND FLOOR JAYASHREE NIWAS MAULI NAGAR, OPP SARASWATI ENGLISH MEDIUM SCHOOL, NEAR MR PRIDE SOCIETY DIGHI 15 PIMPRI-CHINCHWAD, PUNE, Pune, MAHARASHTRA, 411015, India
Email: sapana7344@gmail.com
Version No.: 5
Contact No. 9096369908

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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 3100000 (INR Thirty One Lakh Only)
Insurance Premium	INR 125000 (INR One Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 3225000 (INR Thirty Two Lakh Twenty Five Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25752 (INR Twenty Five Thousand Seven Hundred and Fifty Two 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	90 days, from the date of this letter
10. Security	Unit Flat No. 602, Floor 6th Floor, Block Building D Wing I, Project ARPAN VIHAR, Plot No.: 1 97/1A/1/2/1, Hirawadi Bh Sapatshrungi Medical Collage Panchavat, Minatai Thakare Stadium Nashik 422003, Nashik, Nashik, MAHARASHTRA, India, 422001
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 as per PNBHFL policy norms.
3. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
4. Co-app income proof and Co-app PL Rs.2.14 lakhs EMI clearance co-app account proof to be documented.
5. Applicant PL Rs.2.25 lakhs of SBI to be closed before disbursement.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. Repayment from Applicant salary account with SBI Bank A/c no *770
8. Subject to Legal & Technical Clearance.
9. Acknowledged Key Facts Statement to be taken.
10. OCR clearance (if applicable) to be taken before disbursement.
11. Property being offered as collateral needs to be insured for the tenure of the loan

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).

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Customer Service Manager: Hemant S Madhe
Landline No: 1800 120 8800