

Branch Office: PIMPRI CHINCHWAD
Applicant: SWAPNIL SHANTAPPA BHAYYAR
PREMA PARASAPPA NASHI

Date: 10-Sep-2026
Ref No.: HOU/PM/0926/5211023

Guarantor: N/A
Address: OPP SONI COLLEGE 14 B, SAFALYA NAGAR, VIJAPUR ROAD SOLAPUR, ., Solapur, MAHARASHTRA,
413004, India
Email: swapnilb490@gmail.com
Version No.: 7
Contact No. 7769835840

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 4400000 (INR Forty Four Lakh Only)
Insurance Premium	INR 220000 (INR Two Lakh Twenty Thousand Only)
Total Loan Amount	INR 4620000 (INR Forty Six Lakh Twenty 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 40094 (INR Forty Thousand Ninety Four 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	FLAT NO 305, WING B, NA, SR NO 10 5 1 4, s no. 10/5/1/4,10/5/1/5, SAI LANDMARK, SR NO 10 5 1 5, pune, THERGAON, Pune, DAGDU PATIL ROAD, Pune, MAHARASHTRA, India, 411033
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. Copy of valid civil contractor license to be submitted
3. ITR for FY25-26 with financials to be submitted
4. Clarification on 2 different name boards at business premises to be submitted
5. Marriage certificate or affidavit to be submitted
6. Co-app sign proof to be documented.
7. Digi locker verification to be done.
8. Positive FI RV report to be documented/ FTE RV visit to be done.
9. Latest contract order of Solapur railways to be documented.
10. Property to be in the name of applicant or/& co-applicant only.
11. LTV shall be restricted as per PNBHFL policy norms.
12. App AL 11 lakhs, O/S- 9.83 lakhs availed on July 25 closure letter/ EMI less than 11 month proof to be documented.
13. App Business loan of 7.5 lakhs, O/S- 3.15 lakhs availed on Sep-24 closure letter/ EMI less than 11 month proof to be documented
14. OCR clearance (if applicable) to be taken before disbursement.
15. Acknowledged Key Facts Statement to be taken.
16. 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).