

Branch Office: NAGPUR
Applicant: VIKRAMKUMAR A JUMMANI
PARINITI VIKRAM JUMMANI

Date: 06-Oct-2026
Ref No.: HOU/NAG/0626/5145085

Guarantor: N/A
Address: 153 B, RIGVED LANE 4, NARI ROAD PANCHAM ESTATE DIXIT NAGAR UPPALWADI NAGPUR, ., Nagpur,
MAHARASHTRA, 440026, India
Email: vikramjumanil@gmail.com
Version No.: 5
Contact No. 9021064609

Dear Sir/Madam,

With reference to your loan application dated 30-06-2026, 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 3510000 (INR Thirty Five Lakh Ten Thousand Only)
Insurance Premium	INR 122850 (INR One Lakh Twenty Two Thousand Eight Hundred Fifty Only)
Total Loan Amount	INR 3632850 (INR Thirty Six Lakh Thirty Two Thousand Eight Hundred Fifty 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% - 5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 34718 (INR Thirty Four Thousand Seven Hundred and Eighteen Only)
8. Processing fees receivable:	INR 7671.18 (INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	RIGVED PLOT NO 150 BEARING NO 150/B, PANCHAM ESTATE - DIXIT NAGAR, KHASRA NO 56/1 CITY SURVEY NO 419, SHEET NO 919, PATWARI HALKA NO 11, Nagpur, MOUZA NARI, Nagpur, MAHARASHTRA, India, 440034
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

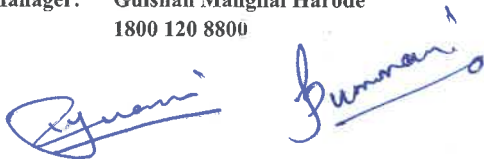
SPECIAL CONDITIONS:

1. PL Amt. Rs.35k & Rs.15k will be closing within 12 Months proof to be documented
2. Subject to clearance of Processing Fees.
3. S.T Positive legal and technical search.
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5. Repayment to be taken from salary A/c of applicant through ENACH.
6. HR Confirmation on mail or Credit Vidhya to be document.
7. LTV as per PNBHFL Norms.
8. Online Adhar verification to be done through DG locker.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.

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: Gulshan Mangilal Harode
Landline No: 1800 120 8800



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

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856