

Branch Office: NAGPUR
Applicant: PRAJAPATI BITTU DAYASHANKAR
AMAR JIT PRAJAPATI

Date: 10-Jul-2026
Ref No.: HOU/NAG/0726/5152712

Guarantor: N/A
Address: PLOT NO. 23 GANESH NAGAR, AMARAVTI ROAD, DAWALAMETI, , NAGPUR, Nagpur, MAHARASHTRA, 440023, India
Email: bittuprajapati221@gmail.com
Version No.: 5
Contact No. 8295268334

Dear Sir/Madam,

With reference to your loan application dated 06-07-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1550000 (INR Fifteen Lakh Fifty 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 15083 (INR Fifteen Thousand Eighty Three Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO 123, SHOLK SHABD, KH NO 101 AND 102, MOUZA WANADONGRI, P S K 46, VILLAGE WANADONGRI, TAHSIL HINGNA, P H NO 46, Nagpur, VILLAGE WANADONGRI, 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. Repayment from Applicant salary A/c SBI 3808
2. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
3. Plot to be identified and Demarcated
4. Digilocker aadhar verification for app and co-app to be done
5. Property to be registered in joint name of Applicant and/OR Co-Applicant
6. 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.
7. OCR clearance (if applicable) to be taken before disbursement.
8. 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).

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