

Branch Office:

NAGPUR

Applicant:

 MANISH MAROTI DHOTE
 JYOTI MANISH DHOTE

Date:

26-Jul-2026

Ref No.:

HOU/NAG/0726/5171964

Ghar Ki Baat

Guarantor:

N/A

Version No.: 6

Address:

 PLOT NO 785, BESIDE ADVOCATE LUBESH MESHRAM HOUSE, DESHPANDE LAYOUT, , Nagpur,
 MAHARASHTRA, 440008, India
 Email: dhotemanish482@gmail.com

Contact No.

9158643370

Dear Sir/Madam,

With reference to your loan application dated 21-07-2026, 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 3700000 (INR Thirty Seven Lakh Only)
	Insurance Premium	INR 185000 (INR One Lakh Eighty Five Thousand Only)
	Total Loan Amount	INR 3885000 (INR Thirty Eight Lakh Eighty Five 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 38258 (INR Thirty Eight Thousand Two Hundred and Fifty Eight Only)
8.	Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Unit Plot no 67, Block Plots, Project R SANDESH HINDUSTAN ESTATE, KH NO 189,281/1 AND 281/2, MOUZA KANHAN PIRI at Kanhan Piri, Parseoni, Nagpur, 441401, Nagpur, Nagpur, MAHARASHTRA, India, 441401
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. Aadhar E verification to be done through DIGILOCKER
3. Sole proprietorship declaration to be taken
4. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
5. E Sign to be done on application form
6. Subject to legal & technical clearance
7. LTV to be restricted to 75% of COP or MV whichever is lower
8. Repayment to be taken from Current Account Axis Bank 36*
9. Sale deed draft to be documented
10. Builder Cost Sheet & Amenities Agreement to be taken
11. Plot fencing & technical concurrence to be taken
12. Acknowledged Key Facts Statement to be taken
13. 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.
14. OCR clearance (if applicable) to be taken before disbursement.

Photo *Photo*