

Branch Office: NASHIK
Applicant: AMOL BABASAHEB ARNE
SAVITA AMOL ARANE

Date: 21-Aug-2026
Ref No.: HOU/NSK/0826/5195847

Guarantor: N/A
Address: ROW HOUSE NO 5, VINAYAK SANKUL, GAT NO 468, NASHIK, Nashik, MAHARASHTRA, 422007, India
Email: amolarne0@gmail.com
Version No.: 4
Contact No. 9822783635

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 1728000 (INR Seventeen Lakh Twenty Eight Thousand Only)
Insurance Premium	INR 52000 (INR Fifty Two Thousand Only)
Total Loan Amount	INR 1780000 (INR Seventeen Lakh Eighty 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 15448 (INR Fifteen Thousand Four Hundred and Forty Eight 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	Row House No A-17, Bhandure Park A, Gat No 468/C/1/C/2/C/3, Satpur, Shiv Hospital, Nashik, Vinayak Sankul Road, Nashik, MAHARASHTRA, India, 422007
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. 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.
2. Repayment from Applicant SB with of IDFC Bank of A/c No **012.
3. Subject to Legal & Technical Clearance.
4. LTV to be restricted as per PNBHFL policy norms
5. TW Loan Rs.75k of L&T Finance balance tenure less than 12-month proof to be documented.
6. Property Loan Rs.40 lakhs closure proof to be documented.
7. Correct Residence address to be documented & FI/FTE will be done before disbursement.
8. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
9. Property to be registered in name of Applicant &/or Co-applicant.
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
12. Acknowledged Key Facts Statement to be taken.
13. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).