

Branch Office: NAGPUR
Applicant: PAVAN DILIPRAO CHAUDHARI
RAJESH DILIPRAO CHAUDHARI

Date: 26-Aug-2026
Ref No.: HOU/NAG/0826/5206046

Guarantor: N/A
Address: H. N. 5059 WARD NO. 5, DIGDOH, INDIRA MATA NAGAR, ., Nagpur, MAHARASHTRA, 440016, India
Email: pavanchaudhari1659@gmail.com
Version No.: 5
Contact No. 9623951931

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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 500000 (INR Five Lakh Only)
Insurance Premium	INR 25000 (INR Twenty Five Thousand Only)
Total Loan Amount	INR 525000 (INR Five Lakh Twenty 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 5170 (INR Five Thousand One Hundred Seventy Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot no 49, Block Plots, Project RAGHUKUL PARK-6, Khasra No. 93/2 Part, P. H. No. 46,, Khate No. 131, Mouza - Wanadongri,, Tah Hingna, Dist Nagpur - 441110, Nagpur, MAHARASHTRA, India, 441110
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:

- Subject to clearance of Processing Fees.
- Repayment to be taken from Arvind Sahakari Bank 7710*
- Aadhar E verification to be done through DIGILOCKER
- Builder Cost Sheet & Amenities Agreement to be taken
- Plot fencing & technical concurrence to be taken
- 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.
- Subject to legal & technical clearance
- LTV to be restricted to 75% of COP or MV whichever is lower
- Sale deed draft to be documented
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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.



[Handwritten signatures]

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

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