

Branch Office: NASHIK
Applicant: RAMNATH SUDHAKAR DUSANE
SARIKA RAMNATH DUSANE

Date: 10-Sep-2026
Ref No.: HOU/NSK/0826/5207425

Guarantor: N/A
Address: ROW HOUSE NO.02 PLOT NO.33/34 SR.NO.191/1A, BALAJI VILLA ROW HOUSES SHRAMIK NAGAR, GANGASAGAR NAGAR, ., Nashik, MAHARASHTRA, 422012, India
Email: ramnathdusane77@gmail.com
Version No.: 3
Contact No. 9823664401

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 687839 (INR Six Lakh Eighty Seven Thousand Eight Hundred and Thirty Nine Only)
Insurance Premium	INR 28000 (INR Twenty Eight Thousand Only)
Total Loan Amount	INR 715839 (INR Seven Lakh Fifteen Thousand Eight Hundred and Thirty Nine 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 6213 (INR Six Thousand Two Hundred and Thirteen 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	45 days, from the date of this letter
10. Security	Duplex Row Bungalow No 2, Balaji Vhilla, Plot No 33 And 34, S No 191/1A, Shramik Nagar, Ganagsagar nagar, Pimpalgaon Bahula, Satpur Link Road, Nashik, ., MAHARASHTRA, India, 422012
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. Subject to Legal and technical clearance of property
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from salary account Saraswat Co op Bank Ac No.**1370
5. All Property owners to be taken on loan structure.
6. Below mentioned Loans to be closed in Top up Loan. 1.PL Rs.26k dt 26-06-2026 2. PL Rs.1.04 lakhs dt 26-06-2026 3.PL Rs.4.78 lakhs dt 07-03-2026 4.PL Rs.98k dt 28-02-2026 5.PL Rs.1.05 lakhs dt 09-07-2025 6.PL Rs.5 lakhs dt 16-03-2025 7.PL Rs.6.50 lakhs dt 05-10-2024 8.PL Rs.1 lakhs dt 03-10-2024 9. M & M Credit society Loan Rs.5.70 lakhs
7. BT formalities to be complied as per PNBHFL
8. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. End use declaration from the applicants to be held on record
13. Co-applicant dual DOB proof req.

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).