

Branch Office: NAGPUR
Applicant: ROHIT ANAND MESHRAM
ROHINI ROHIT MESHRAM

Date: 10-Jul-2026
Ref No.: HOU/NAG/0726/5150925

Guarantor: N/A
Address: C/O KRISHNA RAMOJI RAMTEKE PLOT NO 85, YASHODHARA NAGAR GHORPAD ROAD, KAMPTEE
YERKHEDA, ., Nagpur, MAHARASHTRA, 441002, India
Email: rmsmram999@gmail.com
Version No.: 4
Contact No. 7709850077

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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 130000 (INR One Lakh Thirty Thousand Only)
Total Loan Amount	INR 4130000 (INR Forty One Lakh Thirty 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% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 40067 (INR Forty Thousand Sixty Seven 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 70, Block Plots, Project GOVIND PARK, KHASRA NO. 15(PART), P.H.NO. 15, MOUZA,BHILGAON at Bhilgaon., Kamptee, Nagpur, 441001, Nagpur, Nagpur, MAHARASHTRA, India, 441001
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. 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 avilment 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.
2. Acknowledged Key Facts Statement to be taken.
3. Subject to clearance of Processing Fees.
4. OCR clearance (if applicable) to be taken before disbursement.
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8. HDFC bank PL Closer proof to be taken
9. Repayment to be taken from salary A/c of applicant through ENACH.
10. Online Adhar verfiation to be done through DG locker.