

Branch Office: NASHIK
Applicant: VILAS GANAPAT ENGLE
JYOTI VILAS ENGALE

Date: 30-Sep-2026
Ref No.: HOU/NSK/0926/5217650

Guarantor: N/A
Address: HOME NO. 4568, PANKAJ BHAVAN, VISHNU NAGAR, NEW GANESH WADI, PANCHAVATI NASHIK,
Nashik, MAHARASHTRA, 422003, India
Email: vilashsingle855@gmail.com

Version No.: 5
Contact No. 9834575600

Dear Sir/Madam,

With reference to your loan application dated 09-09-2026, 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 1650000 (INR Sixteen Lakh Fifty Thousand Only)
Insurance Premium	INR 80000 (INR Eighty Thousand Only)
Total Loan Amount	INR 1730000 (INR Seventeen Lakh Thirty Thousand Only)
3. Repayment Term	324 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 13640 (INR Thirteen Thousand Six Hundred Forty Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 206, 2nd Floor, Shivsundar Heights, S No 239/1/2/25/26, Plot No 24 And 25, Panchavati, Adgaon, Sarswati Nagar, Nashik, Dhatri Phata, Nashik, MAHARASHTRA, India, 422003
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. Ownership of property is to be with main applicant or jointly with co-applicant
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Subject to Legal and technical clearance of property
5. Repayment to be taken through NACH mode only from salary account Kotak Mahindra Bank Ac No.**193
6. Employer Advance to be closed prior to disbursement and proof to be doc.
7. Acknowledged Key Facts Statement to be taken.
8. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. OCR clearance (if applicable) to be taken before disbursement.

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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Hemant S Madhe
Landline No: 1800 120 8800