

Branch Office: NASHIK
Applicant: DIGAMBAR GANPAT WAGHCHOURE
BABLU GANPAT WAGHCHAURE
VITABAI GANPAT WAGHCHURE

Date: 18-Sep-2026
Ref No.: HOU/NSK/0926/5219065

Guarantor: N/A
Address: GURAV GALLI , DADHEGAON, KOLIWADA NEAR DATTA MANDIR, PATHARDI GAON NASHIK, ., Nashik, MAHARASHTRA, 422010, India
Email: waghchouredigambar@gmail.com
Version No.: 4
Contact No. 9145638387

Dear Sir/Madam,

With reference to your loan application dated 10-09-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23776 (INR Twenty Three Thousand Seven Hundred and Seventy Six Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 103, 1st Floor, Nisarg Avenue Apartment, Plot No 4, S No 228/1, CTS No 1604, Pathardi, Pathardi Phata, Nashik, Pathardi Near Ekta Green Villa Road , Hotel Express In Back side, Nashik, MAHARASHTRA, India, 422010
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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. Subject to clearance of Processing Fees.
3. August Month Salary Slip and updated banking to be documented and vetted by FCU.
4. Co Applicants PL Rs.2.73 lakhs dt 15-05-2026 to be closed prior to disbursement.
5. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
6. Repayment to be taken through NACH mode only from salary account ICICI Bank Ac No.**239
7. Ownership of Property is to be Applicant Mr. Digambar & Mr. Bablu Jointly or All Applicant & Co App jointly .
8. Subject to Legal and technical clearance of property
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.
11. Acknowledged Key Facts Statement to be taken.
12. APP AUG SALARY SLIP REQ DISB TIME.

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.