

Branch Office: NASHIK  
Applicant: SACHIN DNYANOBA DHIMDHIME  
SONALI SACHIN DHIMDHIME

Date: 09-Sep-2026  
Ref No.: HOU/NSK/0926/5210669

Guarantor: N/A  
Address: SHREE SWAMI SAMARTH KRUPA S.NO-216, VISHWAS NAGAR, ASHOK NAGAR, SATPUR, ., Nashik,  
MAHARASHTRA, 422012, Nashik, India  
Email: sachindhimdhime8@gmail.com

Version No.: 4

Contact No. 8286482633

Dear Sir/Madam,

With reference to your loan application dated 01-09-2026, 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 1845000 (INR Eighteen Lakh Forty Five Thousand Only)                                                                                                                                           |
| Insurance Premium                       | INR 73800 (INR Seventy Three Thousand Eight Hundred Only)                                                                                                                                          |
| Total Loan Amount                       | INR 1918800 (INR Nineteen Lakh Eighteen Thousand Eight Hundred Only)                                                                                                                               |
| 3. Repayment Term                       | 120 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 23586 (INR Twenty Three Thousand Five Hundred and Eighty Six Only)                                                                                                                             |
| 8. Processing fees receivable:          | INR 5901.18 ( INR Five Thousand Nine Hundred One Rupees And Eighteen Paise Only)                                                                                                                   |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                                                                                              |
| 10. Security                            | Flat No 303, 3rd Floor, Sharan Imperia Apartment, S No 122/1A/1/2/1/3/1/4 Plot No 55, Dhruv Nagar, Ganagpur, Tukaram Garden, Nashik, Satpur-Gangapur Link Road, Nashik, MAHARASHTRA, India, 422007 |
| 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. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
2. OCR clearance (if applicable) to be taken before disbursement.
3. Subject to clearance of Processing Fees.
4. Property being offered as collateral needs to be insured for the tenure of the loan
5. Acknowledged Key Facts Statement to be taken.
6. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
7. Repayment to be taken through NACH mode only from salary account ICICI Bank Ac No.\*\*248
8. Ownership of property is to be with main applicant or jointly with co-applicant
9. Subject to Legal and technical clearance of property

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

Relationship Manager: