

Branch Office: NASHIK
Applicant: SMITA SHRIKRUSHNA VAISHNAV
KISHOR RANCHHOD BAIRAGI

Date: 06-Oct-2026
Ref No.: HOU/NSK/0926/5231529

Guarantor: N/A
Address: C/O SMITA KISHOR BAIRAGI, AYODHYA NAGARI, CITRIC PANCHIAK, NEAR GARDEN, JAIL ROAD
NASHIK, NASHIK ROAD, Nashik, MAHARASHTRA, 422101, India
Email: smitabairagi123@gmail.com
Version No.: 4
Contact No. 9763966069

Dear Sir/Madam,

With reference to your loan application dated 26-09-2026, 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 1200000 (INR Twelve Lakh Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 1260000 (INR Twelve Lakh Sixty 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 12408 (INR Twelve Thousand Four Hundred Eight Only)
8. Processing fees receivable:	INR 8851.18 (INR Eight Thousand Eight Hundred and Fifty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 153+154+155+156, S No 167/A/B/C/1/2, Mande Mala, Belgaon Dhaga, Behind Mahindra Logistics, Nashik, Trambakeshwar 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. Repayment to be taken through NACH mode only from salary account SBI Bank Ac No.**902
3. Ownership of property is to be with main applicant or jointly with co-applicant
4. Plot to be demarcated and identified.
5. Subject to Legal and technical clearance of property
6. Clearance from TSG team for ring fencing & demarcation need to be documented on record
7. OCR clearance (if applicable) to be taken before disbursement.
8. Acknowledged Key Facts Statement to be taken.
9. 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 availment 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.

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).