

Branch Office: NAGPUR
Applicant: SHAILENDRA KISAN LAL SONTAKE
PREMLATA SONTEKE

Date: 09-Oct-2026
Ref No.: HOU/NAG/0826/5193876

Guarantor: N/A
Address: HOUSE NO 2252/1, AMAR NAGAR WARD NO 2, NEAR SITLA MATA MANDIR, ,, Nagpur, MAHARASHTRA, 440023, India
Email: shailendrssonteke@gmail.com
Version No.: 7
Contact No. 9595377454

Dear Sir/Madam,

With reference to your loan application dated 07-08-2026, 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 1100000 (INR Eleven Lakh Only)
Insurance Premium	INR 55000 (INR Fifty Five Thousand Only)
Total Loan Amount	INR 1155000 (INR Eleven Lakh Fifty Five 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 11374 (INR Eleven Thousand Three Hundred and Seventy Four 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	PLOT NO 26, PLOT NO 26, RADHIKA VIHAR KRISHNA VATIKA, SURVEY/KHASRA/GUT NOS 256/1 AND 256/2 MOUZA WADDHAMNA, TAHSIL HINGNA, NEAR JAIPRABHU CO OP SOCIETY LAYOUT, Nagpur, PSK 6 VILLAGE WADDHAMNA, Nagpur, MAHARASHTRA, India, 440016
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. Foreclosure letter & List of Documents from the lender bank to be held on record
2. Subject to clearance of Processing Fees.
3. FTE visit at Residence
4. Repayment to be taken from salary A/c of applicant through ENACH.
5. FTE visit at Office
6. HR Confirmation on mail or Credit Vidhya to be document.
7. LTV as per PNBHFL Norms
8. Online Adhar verification to be done through DG locker.
9. Plot fencing to be taken.
10. 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.
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)