

Branch Office: NAGPUR
Applicant: FAGULAL KHARWAR
GAJWANTI KHARWAR

Date: 27-Sep-2026
Ref No.: HOU/NAG/0826/5202400

Guarantor: N/A
Address: HOUSE NO 41, GODAVARI NAGAR, WARD NO 1, BUTIBORI NAGPUR, Nagpur, MAHARASHTRA, 441108, India
Email: fagulal.khairwar@gmail.com
Version No.: 4
Contact No. 9158248813

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 16447 (INR Sixteen Thousand Four Hundred and Forty Seven Only)
8. Processing fees receivable:	INR 14001.00 (INR Fourteen Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	SOUTHERN PORTION PLOT NO 65, SOUTHERN PORTION OF PLOT NO 65, MOUZA BORKHEDI, P H NO 74 GRAMPANCHAYAT BOTHALI, BOTHALI, THE UNIQUE CO OPERATIVE HOUSING SOCIETY LTD NAGPUR, Nagpur, SURVEY / KHASRA NO 148, Nagpur, MAHARASHTRA, India, 440015
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. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
3. Repayment to be taken from Salary Account ICICI Bank 4837*
4. Seller KYC & bank statement to be taken & FCU to be done
5. Seller Consent letter to be documented
6. Annexure B declaration for applicant to be taken
7. Subject to legal & technical clearance
8. LTV to be restricted to 80% of COP or MV whichever is lower
9. Sale deed draft to be documented
10. Aadhar E verification to be done through DIGILOCKER
11. Acknowledged Key Facts Statement to be taken.
12. OCR clearance (if applicable) to be taken before disbursement.
13. Property being offered as collateral needs to be insured for the tenure of the loan

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).

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