

Branch Office: NASHIK
Applicant: ANWAR CHANDKHA PATHAN
SALMA ANWAR PATHAN

Date: 16-Sep-2026
Ref No.: HOU/NSK/0826/5205814

Guarantor: N/A
Address: FL 3 NAVDEEP APARTMENT A WING, HAPPY HOME COLONY, NEAR TULSI EYE HOSPITAL GULSHAN COLONY, ., Nashik, MAHARASHTRA, 422011, India
Email: dalwalmalikdk349@gmail.com
Version No.: 4
Contact No. 8767973545

Dear Sir/Madam,

With reference to your loan application dated 23-08-2026, 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 2350000 (INR Twenty Three Lakh Fifty Thousand Only)
Insurance Premium	INR 117000 (INR One Lakh Seventeen Thousand Only)
Total Loan Amount	INR 2467000 (INR Twenty Four Lakh Sixty Seven Thousand Only)
3. Repayment Term	324 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 19451 (INR Nineteen Thousand Four Hundred and Fifty One Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 03-A, 1st Floor, Wing A, Navdeep Apartment, S No 813/A/3, Plot No 167,168 And 169, Happy Home Colony, Nashik, Near Tulsieye Hospital, Nashik, Gulshan Colony, Nashik, MAHARASHTRA, India, 422011
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. Mudra Loan Rs.88k of PNB Bank to be closed before disbursement.
2. Subject to clearance of Processing Fees.
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. PNB Bank SB account statement last 12 months to be documented.
6. EMI clearance or SOA of Home Credit EMI Rs.5k & LIC EMI Rs.11141 to be documented.
7. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
8. Property to be registered in name of Applicant &/or Co-applicant.
9. Repayment from Current account Applicant with PNB Bank of A/c No **312
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. Acknowledged Key Facts Statement to be taken.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. OCR clearance (if applicable) to be taken before disbursement.

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).

[Signature]

[Signature]