

Branch Office: NAGPUR
Applicant: MAHENDRA RANGLAL GAUTAM
RAJSHREE MAHENDRA GAUTAM

Date: 18-Jul-2026
Ref No.: HOU/NAG/0626/5134794

Guarantor: N/A
Address: HOUSE NO 529, AMRAVATI ROAD, NEAR SHARDA MATA MANDIR JUNA FUTALA NAGPUR, Nagpur,
MAHARASHTRA, 440001, India
Email: mahendragautam2412@gmail.com

Version No.: 5
Contact No. 9960653894

Dear Sir/Madam,

With reference to your loan application dated 19-06-2026, 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 1453000 (INR Fourteen Lakh Fifty Three Thousand Only)
Insurance Premium	INR 70000 (INR Seventy Thousand Only)
Total Loan Amount	INR 1523000 (INR Fifteen Lakh Twenty Three Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -2.65% = 10.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14380 (INR Fourteen Thousand Three Hundred Eighty Only)
8. Processing fees receivable:	INR 7671.18 (INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot no 22, Block Plots, Project SG ESTATE-3, Survey No / KH. NO 25, Patwari Halka No 4A, at Chicholi (535854), Nagpur (Rural), Nagpur, 441501, Nagpur, Nagpur, MAHARASHTRA, India, 441501
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:

- Subject to clearance of Processing Fees.
- Annexure B declaration for Co-applicant to be taken
- Repayment to be taken from Salary Account HDFC Bank 1247*
- Sale deed draft to be documented
- Aadhar E verification to be done through DIGILOCKER
- Builder Cost Sheet & Amenities Agreement to be taken
- Plot fencing & technical concurrence to be taken
- Construction estimate to be documented
- Subject to legal & technical clearance
- LTV to be restricted to 90% of COP or MV whichever is lower
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
1. 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 date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.



Mahendrag

[Signature]

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

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