

Branch Office: NASHIK
Applicant: RAMESH MOTIRAM CHOUDHARI
SAPANA RAMESH CHAUDHARI

Date: 11-Aug-2026
Ref No.: NHL/NSK/0826/5191836

Guarantor: N/A
Address: RAJMANDIR ROW HOUSE NO 1, SR NO 47/8/10-10 GHADGE MALA, MAKHAMALABAD ROAD NASHIK,
GHADGE MALA, Nashik, MAHARASHTRA, 422003, India
Email: rameschoudhari523667@gmail.com
Version No.: 3
Contact No. 9561360200

Dear Sir/Madam,

With reference to your loan application dated 06-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 250000 (INR Two Lakh Fifty Thousand Only)
Insurance Premium	INR 12000 (INR Twelve Thousand Only)
Total Loan Amount	INR 262000 (INR Two Lakh Sixty Two Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.50% = 9.65% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 3412 (INR Three Thousand Four Hundred and Twelve Only)
8. Processing fees receivable:	INR 3541.18 (INR Three Thousand Five Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Row House No 01, Raj Mandir Row House, Plot No 10, S No 47/8/10, Makhmalabad, Behind Nyasa Business Center44, Nashik, Close To Makhmalabad Road, Nashik, MAHARASHTRA, India, 422003
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. All the property owners to be part of loan structure
3. Repayment from Applicant salary account as per primary Lan.
4. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
5. LTV to be restricted as per PNBHFL policy norms
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record
9. End Use letter to be documented from applicant

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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager: