

Branch Office: NASHIK
Applicant: TUSHAR PAWAR
VIJAY PAWAR

Date: 24-Apr-2026
RefNo.: NHL/NSK/0426/5073956

Guarantor: N/A
Address: PL NO ASN 46 ASHWIN NAGAR NEAR, GRAND ASHWIN HOTEL NEAR KIRLOSKAR HOUSE, CIDCO
NASHIK, ., NASHIK, Nashik, MAHARASHTRA, 422009, India
Email: tushpawar77@gmail.com

Version No.: 3
Contact No. 7058999179

Dear Sir/Madam,

With reference to your loan application dated 18-04-2026, 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 2460000 (INR Twenty Four Lakh Sixty Thousand Only)
Insurance Premium	INR 123000 (INR One Lakh Twenty Three Thousand Only)
Total Loan Amount	INR 2583000 (INR Twenty Five Lakh Eighty Three 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 26973 (INR Twenty Six Thousand Nine Hundred and Seventy Three Only)
8. Processing fees receivable:	INR 7907.18 (INR Seven Thousand Nine Hundred Seven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO 49, S NO 270/2, O2 LUXURIA AS PER SITE, MAUJE BHAGUR, NEAR BARNES SCHOOL, Nashik, DEOLALI CANTONMENT BOARD, Nashik, MAHARASHTRA, India, 422502
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. LTV Restricted to 70% of MV.
3. Car Loan Rs.3.46 Lakhs & Rs.9.44 lakhs of Yes Bank to be closed before disbursement.
4. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
5. Plot FTE & Demarcation to be done before disbursement.
6. Subject to Legal & Technical Clearance.
7. Repayment from Applicant salary account with HDFC Bank A/c no *634
8. Property to be registered in name of Applicant &/or Co-applicant.
9. LTV to be restricted as per PNBHFL policy norms
10. End use declaration from the applicants to be held on record
11. Acknowledged Key Facts Statement to be taken.
12. 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: Vishal Ramesh Bothe

