

Branch Office: NASHIK
Applicant: LAXMAN SUKHNANDAN YADAV
HEWANTI DEVI

Date: 24-Aug-2026
Ref No.: NHL/NSK/0826/5203930

Guarantor: N/A
Address: FLAT NO 22 SUNSHINE RESIDENCY, SHIVAJI NAGAR NEAR VITTHAL MANDIR, SATPUR NASHIK, ..
Nashik, MAHARASHTRA, 422012, India
Email: laxyadav85@gmail.com
Version No.: 4
Contact No. 9175061815

Dear Sir/Madam,

With reference to your loan application dated 20-08-2026, 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 400000 (INR Four Lakh Only)
Insurance Premium	INR 15000 (INR Fifteen Thousand Only)
Total Loan Amount	INR 415000 (INR Four Lakh Fifteen 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 4334 (INR Four Thousand Three Hundred and Thirty Four Only)
8. Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 22, 4th Floor, Sunshine Apartment, Plot No 15/16, S No 123/A/2, CTS No 4146 and 4145, Shivaji Nagar, Ganagpur, Nashik, Gangapur Road, .., MAHARASHTRA, India, 422012
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 Legal and technical clearance of property
2. All the applicant and co-applicant to the original loan to come on loan structure. All the property owners to be part of loan structure
3. Repayment to be taken through NACH mode only from The Nashik Road Deolali Vyapari Sahakari Bank Ltd Ac No.**748
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
5. End use declaration from the applicants to be held on record
6. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. PSL declaration as per PNBHFL format to be held on record.
8. End Use letter to be documented from applicant
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.

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
Landline No: 1800 120 8800

Relationship Manager: