

Branch Office: NASHIK  
Applicant: SHIVAJI VITTHAL RATHOD  
VAISHALI SHIVAJI RATHOD

Date: 24-Sep-2026  
Ref No.: NHL/NSK/0926/5226010

Guarantor: N/A  
Address: FLAT NO 303 SKY PARKVIEW APPT. S NO 61/1/A, PLOT NO 24 CANAL ROAD, DHURUV NAGAR NASHIK, BACKSIDE OF MOTIWALA COLLEGE, Nashik, MAHARASHTRA, 422012, India  
Email: shivajirathod40@gmail.com  
Version No.: 5  
Contact No. 9527078733

Dear Sir/Madam,

With reference to your loan application dated 19-09-2026, 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                       | 156 Months                                                                                                                                                                                       |
| 4. Rate of Interest Scheme              | Floating                                                                                                                                                                                         |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                                                                                                 |
| 6. Applicable Rate of Interest *        | 13.15% -3.40% = 9.75% per annum as on the date of execution of the loan agreement                                                                                                                |
| 7. Equated Monthly Instalment ("EMI") * | INR 4703 (INR Four Thousand Seven Hundred Three 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             | 45 days, from the date of this letter                                                                                                                                                            |
| 10. Security                            | Flat No 303, 3rd Floor, Plot No 24/25, S No 61/1/A/1/61/1/B/1, Sky Parkview Apartment, Mauje Gangapur, Behind Motiwala College, Nashik, Satpur Gangapur Link 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 clearance of Processing Fees.
2. This Lan to be cross linked with primary Lan.
3. All the property owners to be part of loan structure
4. Repayment from Applicant salary account as per primary Lan.
5. Subje
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. LTV to be restricted as per PNBHFL policy norms
8. Acknowledged Key Facts Statement to be taken.
9. End use declaration from the applicants to be held on record
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. 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  
Landline No: 1800 120 8800