

Branch Office: NASHIK
Applicant: BABAJI RAMBHAU NEMNAR
MADHURI BABAJI NEMNAR

Date: 28-Aug-2026
Ref No.: NHL/NSK/0826/5207723

Guarantor: N/A
Address: ROW HOUSE NO 24, SHIVPRAKASH CO OP HSG SOCIETY, S/NO 10/2 PLOT NO 25, NEAR B/H UNION BANK TRIMURTI CHOUK, KAMATWADE, Nashik, MAHARASHTRA, 422008, Nashik, India
Email: bnemnar@gmail.com
Version No.: 4
Contact No. 9922668486

Dear Sir/Madam,

With reference to your loan application dated 26-08-2026, 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 2150000 (INR Twenty One Lakh Fifty Thousand Only)
Insurance Premium	INR 65000 (INR Sixty Five Thousand Only)
Total Loan Amount	INR 2215000 (INR Twenty Two 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 23130 (INR Twenty Three Thousand One Hundred Thirty Only)
8. Processing fees receivable:	INR 20381.18 (INR Twenty Thousand Three Hundred and Eighty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	ROW HOUSE NO 24, ON PLOT NO 24, ROW HOUSE NO 25 ON PLOT NO 25, SURVEY NO 10/2, SHIVPRAKASH CO OP HOUSING SOCIETY LTD, NASHIK, BEHIND KOKAN BHAVAN B/H UNION BANK, Nashik, KAMATWADE ROAD, ., MAHARASHTRA, India, 422010
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 property owner to be taken on loan structure.
3. Repayment from Applicant salary account with HSBC Bank A/c no *006
4. LTV to be restricted as per PNBHFL policy norms.
5. Subject to Legal & Technical Clearance.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. End Use letter to be documented from applicant
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. End use declaration from the applicants to be held on record
11. Co-Applicant Sing proof req

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.