

Branch Office: NASHIK
Applicant: CHHAVAN PRASHANT KEWAL
CHHAVAN VAISHALI PRASHANT

Date: 24-Sep-2026
Ref No.: HOU/NSK/0926/5228667

Guarantor: N/A
Address: INDIAN ARMY, 14 CORP OP SIG REGT, C/O 56 APO, PIN-917514, Ladakh, Ladakh, JAMMU AND KASHMIR,
194101, Leh, India
Email: prashantchavan49@gmail.com

Version No.: 6
Contact No. 7219265830

Dear Sir/Madam,

With reference to your loan application dated 22-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 1560000 (INR Fifteen Lakh Sixty 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% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19259 (INR Nineteen Thousand Two Hundred and Fifty Nine Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 08, S No 35/2/A, Pimpalgaon Khamb, Nashik, Near Hotel Jay Maharashtra Darbar, Nashik, Pathardi Road, Nashik, 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. Clearance from TSG team for ring fencing & demarcation need to be documented on record
2. Subject to Legal and technical clearance of property
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from salary account SBI Bank Ac No.**642
5. Plot to be demarcated and identified.
6. Ownership of property is to be with main applicant or jointly with co-applicant
7. Application Form and KYCs to be signed by co-applicant
8. Last 2 Years Form No 16 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.

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

Relationship Manager: