

Branch Office:
Applicant:

NASHIK
ASHOKKUMAR SHANKAR KANOJIYA
SATISHKUMAR ASHOK KANAUIYA

Date:

Ref No.: NHL/NSK/0826/5206803

Guarantor:
Address:

N/A
FLAT NO 13 SHIV ABHISHEK 2 SOCIETY, GULMOHAR NAGAR, DINDORI ROAD, NEAR MARUTI
MANDIR, MHASRUL, Nashik, MAHARASHTRA, 422004, India

Email:

kanojiyaashokkumar01@gmail.com

Version No.:

Contact No. 9272651524

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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 1600000 (INR Sixteen Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1600000 (INR Sixteen Lakh 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% -3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17194 (INR Seventeen Thousand One Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	
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 Applicants and Co Applicants Adhar verification to be done through Digi Locker
3. Ownership of property is to be with main applicant or jointly with co-applicant
4. Repayment to be taken through NACH mode only from BOB Ac No.**505
5. Property being offered as collateral needs to be insured for the tenure of the loan
6. Acknowledged Key Facts Statement to be taken.
7. OCR clearance (if applicable) to be taken before disbursement.

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:

Branch Address:

PNB Housing Finance Ltd, 407 & 408, 4th Floor, Padma Vishwa Landmark, Near Tanishq Showroom
Above Axis Bank, Racca Colony, Sharanpur Road, Nashik 422002