

Branch Office: NASHIK
Applicant: SATISHKUMAR RAMSHANKAR MISHRA
KIRAN SATISH MISHRA

Date: 27-Jun-2026
Ref No.: NHL/NSK/0626/5129403

Guarantor: N/A
Address: SHRUSTI APARTMENT F NO 301RS, C WING NR ITI BRIGE, KHUTWAD NAGAR, NASHIK, Nashik,
MAHARASHTRA, 422008, India
Email: satishmishra3278@gmail.com

Version No.: 4
Contact No. 8830359338

Dear Sir/Madam,

With reference to your loan application dated 15-06-2026, 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 800000 (INR Eight Lakh Only)
Insurance Premium	INR 40000 (INR Forty Thousand Only)
Total Loan Amount	INR 840000 (INR Eight Lakh Forty 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% -3.55% = 9.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 8823 (INR Eight Thousand Eight Hundred and Twenty Three Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Shop No 47, Floor 2nd Floor, Block Wing A Second Floor, Project Business Hub, Survey No 189/A/ 189/B/ 190/ 191, Plot No 36+37, Datirnagar, Opp Nashik Engineering Cluster, , XLO Point, Ambad MIDC, Mauje Ambad Khurd,, - Nashik, Dist- Nashik 422010, 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. Repayment to be taken through NACH mode only from TJSB AC No.**824
2. Subject to Legal and technical clearance of property
3. Ownership of property is to be with main applicant or jointly with co-applicant
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
5. Subject to Positive FI and FCU report
6. Acknowledged Key Facts Statement to be taken.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. APPLICANT AND CO APPLICANT RELATION PROF 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: Vishal Ramesh Bothe
Landline No: 1800 120 8800

Relationship Manager: