

Branch Office: NASHIK
Applicant: PRAKASH DEVARAM CHOUDHARY
CHENA RAM

Date: 30-Aug-2026
Ref No.: NHL/NSK/0526/5107122

Guarantor: N/A
Address: P NO-45 B SR NO 157/4 SHREE SHREE SAI ROW HOUSE, R NO 3, TARWALA NAGAR NASHIK, HIRAWADI PANCHAVATI, NASHIK, Nashik, MAHARASHTRA, 422003, Nashik, India
Email: pkchoudhary8411845181@gmail.com
Version No.: 4
Contact No. 8411845181

Dear Sir/Madam,

With reference to your loan application dated 22-05-2026, 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 11000000 (INR One Crore Ten Lakh Only)
Insurance Premium	INR 300000 (INR Three Lakh Only)
Total Loan Amount	INR 11300000 (INR One Crore Thirteen 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 117998 (INR One Lakh Seventeen Thousand Nine Hundred and Ninety Eight 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	Individual Unit on, South-East Side Part, G+3rd Floor, CTS No 1564,, Near Saraf Bajar, Nashik, Phul Bajar Beside Bangle Cosmetic And Jewellery, Nashik, Jijamata Road, Nashik, MAHARASHTRA, India, 422001
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. Repayment to be taken through NACH mode only from Cosmos Bank CA ac No.**8501
3. Subject to Legal and technical clearance of property.
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker.
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. OCR clearance (if applicable) to be taken before disbursement.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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: