

Branch Office: NASHIK
Applicant: JOSHI UDAY REVASHANKARBHAI
JOSHI CHETANABEN REVASHANKARBHAI

Date: 05-Aug-2026
Ref No.: NHL/NSK/0826/5184401

Guarantor: N/A
Address: SHRINATHJI GOSHALA RESHMI BANDHAN, LAWS NEAR ATREY ANGAN BUILDING, HIRAWADI TO TRIKONI BUNGLOW LINK ROAD HIRAWADI, NASHIK, Nashik, MAHARASHTRA, 422003, India
Email: joshiuday363@gmail.com
Version No.: 5
Contact No. 9689577870

Dear Sir/Madam,

With reference to your loan application dated 02-08-2026, 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 320000 (INR Three Lakh Twenty Thousand Only)
Insurance Premium	INR 16000 (INR Sixteen Thousand Only)
Total Loan Amount	INR 336000 (INR Three Lakh Thirty Six Thousand Only)
3. Repayment Term	60 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 7057 (INR Seven Thousand Fifty Seven Only)
8. Processing fees receivable:	INR 3541.18 (INR Three Thousand Five Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 602, 6th Floor, Building D Wing J, Arpan Vihar, S No 197/1A/1/2/1, Hirawadi, Panchavat, B/h Sapatshrungi Medical Collage, Nashik, ., MAHARASHTRA, India, 422003
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. LTV to be restricted as per PNBHFL policy norms
2. All Property owner to be taken on loan structure.
3. This Lan to be cross linked with primary Lan.
4. Repayment from Applicant salary account as per primary Lan.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. ROI Approval to be documented.
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. PSL declaration as per PNBHFL format to be held on record.

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

U. R. JOSHI

चेतना बेन

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

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