

Branch Office: NAGPUR
Applicant: ROSHAN KRUSHNARAO GAIKI
DINESH KRUSHNARAO GAIKI

Date: 09-Sep-2026
Ref No.: NHL/NAG/0826/5202894

Guarantor: N/A
Address: PLOT NO 75, ANANDAM ELITE, SHANKARPUR ROAD SECTOR 46, ,, Nagpur, MAHARASHTRA, 441108,
Email: roshangaiki@gmail.com

Version No.: 4

Contact No. 9511609215

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One 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% -2.15% = 11.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23869 (INR Twenty Three Thousand Eight Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 11801.18 (INR Eleven Thousand Eight Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 75, ANANDAM ELITE PHASE 4, KHASRA NO 46 MOUZA SHANKARPUR, VILLAGE SHANKARPUR, GRAMPANCHAYAT SHANKARPUR, Nagpur, PATWARI HALKA NO 42, Nagpur, MAHARASHTRA, India, 440015
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. SPDC of Co-applicant Salary Account to be taken
3. GST registration no. of the employer
4. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
5. All property owners to be taken on loan structure
6. Subject to legal & technical clearance
7. LTV to be restricted to 27% of MV
8. Repayment to be taken from Salary Account 764*
9. Aadhar E verification to be done through DIGILOCKER
10. End Use letter to be documented from applicant
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Acknowledged Key Facts Statement to be taken.
13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
16. 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).