

Branch Office: NASHIK
Applicant: SWAPNIL KAILAS BANGAR
KAILAS SURYAKANT BANGAR

Date: 24-Jul-2026
Ref No.: NHL/NSK/0726/5162029

Guarantor: N/A
Address: KOMAL ROW HOUSE NO 1, HOUSES, NEAR SAI PETROL PUMP DHRUV NAGAR, GANGAPUR ROAD
NASHIK, NASHIK, Nashik, MAHARASHTRA, 422012, India
Email: swapnilbangar2050@gmail.com
Version No.: 3
Contact No. 8855061440

Dear Sir/Madam,

With reference to your loan application dated 14-07-2026, 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 1350000 (INR Thirteen Lakh Fifty Thousand Only)
Insurance Premium	INR 65000 (INR Sixty Five Thousand Only)
Total Loan Amount	INR 1415000 (INR Fourteen Lakh Fifteen 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% -3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14990 (INR Fourteen Thousand Nine Hundred Ninety Only)
8. Processing fees receivable:	INR 25001.00 (INR Twenty Five Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No 64, S No 52/3, Dhruv Nagar, Dhruv Nagar, Gangapur Shiwar, Nashik, ,, MAHARASHTRA, India, 422012
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. All property owners should be on loan structure
3. Subject to Legal and technical clearance of property
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
5. PL Rs.6 lakhs to be closed from customer end/ in LAP Loan.
6. Repayment to be taken through NACH mode only HDFC Bank AC No.**608
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. PSL declaration as per PNBHFL format to be held on record.
12. End Use letter to be documented from applicant

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