

Branch Office: NASHIK	Date: 26-Sep-2026
Applicant: SWATI RAMSING CHAVAN VIMALBAI RAMSING CHAVAN	Ref No.: NHL/NSK/0926/5228275
Guarantor: SURAJ SING LALSING RATHOD	Version No.: 6
Address: ROOM NO 4, COLLECTOR OFFICE, RANGAWALI BUILDING, ., Nandurbar, MAHARASHTRA, 425412, India	
Email: swatichavana986@gmail.com	Contact No. 7887389217

Dear Sir/Madam,

With reference to your loan application dated 22-09-2026, 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, Construct a Housing Property
2. Loan Amount	INR 843000 (INR Eight Lakh Forty Three Thousand Only)
Insurance Premium	INR 26000 (INR Twenty Six Thousand Only)
Total Loan Amount	INR 869000 (INR Eight Lakh Sixty Nine Thousand Only)
3. Repayment Term	228 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 8302 (INR Eight Thousand Three Hundred Two Only)
8. Processing fees receivable:	INR 7081.18 (INR Seven Thousand Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No A-43, Anandram Co Op Hsg Soc Ltd Nashik, S No 201/3/A/2/1, Ayodhya Nagari, Kalika Nagar, Panchvati, Near Sai Nagar, Near Trikon Bunglow, 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:

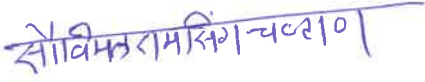
1. Subject to clearance of Processing Fees.
2. Subject to Legal and technical clearance of property
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from salary account UBI Bank Ac No.**2197
5. All the applicant and co-applicant to the original loan to come on loan structure. All the property owners to be part of loan structure
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record
9. 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

Relationship Manager:


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
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 CIN: L65922DL1988PLCO33856