

Branch Office: NASHIK
Applicant: ULHAS BHASKARRAO PATIL
POOJA ULHAS PATIL

Date: 14-Oct-2026
Ref No.: NHL/NSK/0926/5223080

Guarantor: N/A
Address: FLAT NO 7/8, RAGHUKUL APARTMENT CHAITANYA NAGAR, GANGAPUR ROAD NASHIK, ., Nashik, MAHARASHTRA, 422013, India
Email: caulhaspatil@gmail.com
Version No.: 3
Contact No. 9970158080

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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, Repay existing loans
2. Loan Amount	INR 145000000 (INR Fourteen Crore Fifty Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 145050000 (INR Fourteen Crore Fifty Lakh Fifty 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% -4.35% = 8.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	1- 12 Installments INR 1257678 (INR Twelve Lakh Fifty Seven Thousand Six Hundred and Seventy Eight Only) 13- 24 Installments INR 1320561 (INR Thirteen Lakh Twenty Thousand Five Hundred and Sixty One Only) 25- 36 Installments INR 1386647 (INR Thirteen Lakh Eighty Six Thousand Six Hundred and Forty Seven Only) 37- 48 Installments INR 1455933 (INR Fourteen Lakh Fifty Five Thousand Nine Hundred and Thirty Three Only) 49- 60 Installments INR 1528764 (INR Fifteen Lakh Twenty Eight Thousand Seven Hundred and Sixty Four Only) 61- 180 Installments INR 1525505 (INR Fifteen Lakh Twenty Five Thousand Five Hundred Five Only)
8. Processing fees receivable:	INR 3419641.18 (INR Thirty Four Lakh Nineteen Thousand Six Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Office No 702, 7th Floor, 01(Zero One) Apartment, S No 79, Hissa No 01, CTS No 1512 To 1551, Mundhwa, Near Passport Office Pingle Wasti, Pune, Pune, MAHARASHTRA, India, 411036
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. Customer declaration that he will self-close the Axis Finance (2 loans) & LIC Housing (2 Loans) loans from the funds disbursed.
3. FD equivalent to 3 EMI to be taken as lien marked DSRA, till the time Escrow mode of repayment is enabled.
4. LOI from Tenant for Extended Period further 10 yrs to be documented as PDD within 15 days subject to disbursement amount of Rs. 25