

Branch Office: NAGPUR
Applicant: KRUSHNA DAYARAM BADODE
CHANDRKALA DAYARAMJI BADODE

Date: 22-Aug-2026
Ref No.: NHL/NAG/0826/5195492

Guarantor: N/A
Address: HOUSE NO 980/16, OM SHRI GURUSAI GRUH NIRMAN, SAI NAGAR, ., Nagpur, MAHARASHTRA, 440023, India
Email: krushna.badode@gmail.com
Version No.: 5
Contact No. 9881707915

Dear Sir/Madam,

With reference to your loan application dated 10-08-2026, 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 1800000 (INR Eighteen Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 1890000 (INR Eighteen Lakh Ninety 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19736 (INR Nineteen Thousand Seven Hundred and Thirty Six Only)
8. Processing fees receivable:	INR 40121.18 (INR Forty Thousand One Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Shop No.408, Floor 4th Floor, Block 4th floor, Project RAI TOWER, RAI TOWER , C S NO 1870 /1 AND 1872 SHEET NO 29, NEAR VIMS HOSPITAL , KAMPTEE ROAD LIC SQUARE, TAH & DIST NAGPUR 440001, Nagpur, Nagpur, MAHARASHTRA, India, 440001
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. High Court reference cases details to be document.
3. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
6. Sole proprietorship declaration to be taken
7. Repayment to be taken from of business banking or Saving A/c through ENACH.
8. Residence cum office declaration to be document.
9. LTV as per PNBHFL Norms.
10. Online Adhar verfiation to be done through DG locker.
11. All property owner to be in loan structure.
12. Property to be in the name of applicant only.
13. OCR clearance (if applicable) to be taken before disbursement
14. Residence cum office declaration to be document.
15. Online Adhar verfiation to be done through DG locker.
16. All property owner to be in loan structure.
17. Sole proprietorship declaration to be taken
18. OCR clearance (if applicable) to be taken before disbursement
19. Property to be in the name of applicant only.

Handwritten signature: Keshav Singh



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

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

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