

Branch Office: THANE
Applicant: SURESH K PHAD
MINA SURESH PHAD

Date: 08-Oct-2026
Ref No.: NHL/THA/0926/5230288

Guarantor: N/A
Address: FLAT NO 703 FLOOR 7TH, B WING EKDANTAY BUILDING, SAVARKAR NAGAR TITWALA, .. Thane,
MAHARASHTRA, 421605, India
Email: sureshphad42@gmail.com

Version No.: 4
Contact No. 9730679374

Dear Sir/Madam,

With reference to your loan application dated 24-09-2026, 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, Personal use
2. Loan Amount	INR 1000000 (INR Ten Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1050000 (INR Ten Lakh Fifty Thousand Only)
3. Repayment Term	84 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 17162 (INR Seventeen Thousand One Hundred and Sixty Two Only)
8. Processing fees receivable:	INR 19001.00 (INR Nineteen Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 703, B WING, EKDANTAY BUILDING, TITWALA EAST, THANE, Thane, .., MAHARASHTRA, India, 421605
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. Co-applicant DOB mismatch affidavit to be documented.
2. • ROI approval of 9.5 % to be documented
3. Subject to clearance of Processing Fees.
4. • HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
5. • Repayment of loan to be taken from Salary Account through NACH mode only.
6. • Affidavit-cum-undertaking needs to be documented prior to disbursement.
7. • Proposed property to be registered in the name of applicant only.
8. • PNBHFL Loan will be restricted to 90% of MV.
9. • FTE to be done at residence and positive report to be documented
10. • Property should not be in negative area
11. • Positive FCU report to be documented
12. • Applicant and co-applicant OVD proof to be documented.
13. • Repayment proof and income proof of applicant's son for loan amounting 1,12,918 opened on 11-12-2024 reflecting in co-applicant CIBIL to be documented.
14. • OVD Compliance to be done of applications and co applicant before disbursement
15. • Digi locker e verification to be done for applicant and co applicant before disbursement
16. End Use letter to be documented from applicant
17. End use declaration from the applicants to be held on record
18. Acknowledged Key Facts Statement to be taken.
19. Property being offered as collateral needs to be insured for the tenure of the loan