

Branch Office: KALYAN
Applicant: ANIL SIDDHAPPA GAIKWAD
SAVITA ANIL GAIKWAD

Date: 26-Sep-2026
Ref No.: NHL/KLN/0926/5228375

Guarantor: N/A
Address: D-601, TULSI POOJA, OPP KASTURI PARK., Thane, MAHARASHTRA, 421301, India
Email: anil.gaikwad025@gmail.com

Version No.: 4
Contact No. 8108333630

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, 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	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 10965 (INR Ten Thousand Nine Hundred and Sixty Five Only)
8. Processing fees receivable:	INR 21241.18 (INR Twenty One Thousand Two 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 1, 1 ST FLOOR, B WING, AVA HOUSE, KALYAN WEST, VILLAGE CHIKANGHAR, Kalyan, VILLAGE CHIKANGHAR, Thane, MAHARASHTRA, India, 421301
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. Employee ID card to be documented
2. Subject to clearance of Processing Fees.
3. * Overdue clearance proof for gold loan of 1,50,000 with overdue amount of 26k to be documented for co-applicant.
4. * PNBHFL Loan will be restricted to 70% of MV or COP whichever is less.
5. * FTE to be done at residence and positive report to be documented
6. * Proposed property to be registered in the name of applicant only.
7. * OVD Compliance to be done of applications and co applicant before disbursement
8. * Digi locker e verification to be done for applicant and co applicant before disbursement
9. * Property should not be in negative area
10. * Positive FCU report to be documented
11. * RO1 approval of 9.5% to be documented
12. * Applicant and co-applicant OVD proof to be documented.
13. * August 2026 payslip to be documented.
14. * Co-applicant OVD proof to be documented.
15. * Repayment of loan to be taken from Salary Account through NACH mode only.
16. * HR mail/official mail or FTE visit at office to be documented before disbursement of applicant
17. * Affidavit-cum-undertaking needs to be documented prior to disbursement.
18. Acknowledged Key Facts Statement to be taken.
19. OCR clearance (if applicable) to be taken before disbursement.
20. Property being offered as collateral needs to be insured for the tenure of the loan

A. Singh



Savita Gaikwad

पंजीकृत कार्यालय: 9वीं मंजिल, अन्त्रिक्ष 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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