

Branch Office: GHATKOPAR
Applicant: DNYANDEO KISAN BANGAR
SAVITA DNYANDEO BANGAR

Date: 10-Sep-2026
Ref No.: NHL/GHKP/0826/5208818

Guarantor: N/A
Address: FLAT NO 104, RAM SAGAR CHS LTD, ASALPHA VILLAGE, .. Mumbai. MAHARASHTRA, 400084, Mumbai, India
Email: manmohantravels2010@gmail.com
Version No.: 5
Contact No. 9820572619

Dear Sir/Madam,

With reference to your loan application dated 28-08-2026, 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 7900000 (INR Seventy Nine Lakh Only)
Insurance Premium	INR 316000 (INR Three Lakh Sixteen Thousand Only)
Total Loan Amount	INR 8216000 (INR Eighty Two Lakh Sixteen Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.85% = 9.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 105416 (INR One Lakh Five Thousand Four Hundred and Sixteen Only)
8. Processing fees receivable:	INR 20946.18 (INR Twenty Thousand Nine Hundred and Forty Six Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 104, 1ST FLOOR, RAM SAGAR CHS LTD, R B KADAM MARG, mumbai, SANT TUKARAM BRIGE, Mumbai, R B KADAM MARG, .. MAHARASHTRA, India, 400084
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. PSL declaration as per PNBHFL format to be held on record.
2. End Use letter to be documented from applicant
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. Repayment of loan to be taken through NACH mode only.
6. All property owners to be taken on the loan structure.
7. Closure Proof of Property Loan of Rs. 35Lacs to be documented before disbursal.
8. Dual Name affidavit for applicant to be documented

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager: