

Branch Office: GHATKOPAR
Applicant: BABU EKNATH BHANDARE
SIDDHANT BABU BHANDARE
PRATIMA BABU BHANDARE

Date: 17-Sep-2026
Ref No.: NHL/GHKP/0926/5213002

Guarantor: N/A
Address: FLAT NO 305 PRARADI BUILDER B WING KAVALE SR NO 3, 1B PANVEL
PANVEL, MAHARASHTRA, 410206, INDIA, .., Panvel, MAHARASHTRA, 410206, Raigad, India
Email: xln4u1971@gmail.com
Version No.: 3
Contact No. 8424040834

Dear Sir/Madam,

With reference to your loan application dated 03-09-2026, 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 300000 (INR Three Lakh Only)
Insurance Premium	INR 15000 (INR Fifteen Thousand Only)
Total Loan Amount	INR 315000 (INR Three Lakh Fifteen 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 3290 (INR Three Thousand Two Hundred Ninety Only)
8. Processing fees receivable:	INR 5000.00 (INR Five Thousand Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO 102, 1ST FLOOR, PRABHA APARTMENT CHSL, BADLAPUR, (W), BHARAT COLLEGE ROAD, Thane, NEAR BHARAT COLLEGE, Thane, MAHARASHTRA, India, 421503
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. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. End Use letter to be documented from applicant
4. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
5. Acknowledged Key Facts Statement to be taken.
6. End use declaration from the applicants to be held on record
7. Property being offered as collateral needs to be insured for the tenure of the loan

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: