

Branch Office: NASHIK
Applicant: DILIP POPAT GAIKWAD
PALLAVI DILIP GAIKWAD

Date: 27-Aug-2026
Ref No.: NHL/NSK/0826/5207200

Guarantor: N/A
Address: R H NO-1 VAISHNAVI ROW BANGLOW, SIDDHIVINAYAK LAYOUT, GAT NO 2460 PLOT NO 18, NR KHANDERAO TEMPLE, B/H NASHIK TEXTILES MARKET MUMBAI AGRA HIGHWAY, OJHAR NASHIK, Nashik, MAHARASHTRA, 422206, India
Email: dilipgaikwad2183@gmail.com
Version No.: 4
Contact No. 7775820607

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 500000 (INR Five Lakh Only)
Insurance Premium	INR 25000 (INR Twenty Five Thousand Only)
Total Loan Amount	INR 525000 (INR Five Lakh Twenty Five 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% -3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 5562 (INR Five Thousand Five Hundred and Sixty Two Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Row Bungalow No 01, Shree Vaishnavi Row Bungalow, Plot No 18, S No 2460, Ojhar Township, Mauje Niphad, Near Khanderao Temple, Nashik, ., MAHARASHTRA, India, 422206
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. All the property owners to be part of loan structure
3. Repayment from Applicant salary account as per primary Lan.
4. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
5. LTV to be restricted as per PNBHFL policy norms
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7. All the property owners to be part of loan structure
8. Repayment from Applicant salary account as per primary Lan.
9. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. End use declaration from the applicants to be held on record
13. End Use letter to be documented from applicant

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).

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