

Branch Office: NASHIK  
Applicant: VIVEK SHANTARAM JADHAV  
PRITI VIVEK JADHAV

Date: 17-Sep-2026  
Ref No.: NHL/NSK/0926/5220834

Guarantor: N/A  
Address: N-53-S-F-5-9/6, UTTAM NAGAR CIDCO, CIDCO NASHIK, ., Nashik, MAHARASHTRA, 422009, India  
Email: viveksjadhav86@gmail.com  
Version No.: 3  
Contact No. 9860525362

Dear Sir/Madam,

With reference to your loan application dated 13-09-2026, 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 1450000 (INR Fourteen Lakh Fifty Thousand Only)                                                                                                                                                                                                                                            |
| Insurance Premium                       | INR 72500 (INR Seventy Two Thousand Five Hundred Only)                                                                                                                                                                                                                                         |
| Total Loan Amount                       | INR 1522500 (INR Fifteen Lakh Twenty Two Thousand Five Hundred 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 15899 (INR Fifteen Thousand Eight Hundred and Ninety Nine Only)                                                                                                                                                                                                                            |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                                                                                                                                                                                       |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                                                                                                                                                                                          |
| 10. Security                            | Unit Shop No. 32, Floor 3rd Floor, Block Wing B Third Floor, Project Business Hub, Survey No 189/A/ 189/B/ 190/ 191, Plot No 36+37, Datirnagar, Opp Nashik Engineering Cluster, , XLO Point, Ambad MIDC, Mauje Ambad Khurd,, - Nashik, Dist- Nashik 422010, Nashik, MAHARASHTRA, India, 422010 |
| 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. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
2. Current Address to be updated on OVD before disbursement of co-applicant.
3. LTV to be restricted as per PNBHFL policy norms
4. Subject to Legal & Technical Clearance.
5. Repayment from Applicant salary account with SBI Bank A/c no \*656.
6. Property to be registered applicant &/Or Co-applicant.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. Co-applicant sing proof req.

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: Vishal Ramesh Bothe  
Landline No: 1800 120 8800

Relationship Manager: