

Branch Office: NASHIK
Applicant: KAILASH MANGESH CHUMBLE
NILIMA KAILASH CHUMBLE

Date:
Ref No.: NHL/NSK/1026/5240121

Guarantor: N/A
Address: S/O MANGESH SHANKAR CHUMBLE, FLAT NO 4, ARCHIT NIKETAN B WING,, NEAR CRICKET GROUND,
MAHATMA NAGAR, CRICKET GROUND, Nashik, MAHARASHTRA, 422007, India
Email: kmchumble@gmail.com
Version No.:
Contact No. 7276516555

Dear Sir/Madam,

With reference to your loan application dated 07-10-2026, 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 980000 (INR Nine Lakh Eighty Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 980000 (INR Nine Lakh Eighty Thousand Only)
3. Repayment Term	144 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11712 (INR Eleven Thousand Seven Hundred and Twelve 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	FLAT NO 01, GROUND FLOOR, RAGHUKUL APARTMENT, S NO 702/5/1 TO 9/2. PLOT NO 02, Nashik, BEHIND NIRMALA CONVERT SCHOOL, Nashik, GANGAPUR ROAD, ., MAHARASHTRA, India, 422007
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. LTV to be restricted as per PNBHFL policy norms
3. All the property owners to be part of loan structure
4. Repayment from Applicant salary account as per primary Lan.
5. Repayment from savings account with ICICI Bank of applicant
6. End Use letter to be documented from applicant
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. End use declaration from the applicants to be held on record
10. PSL declaration as per PNBHFL format to be held on record.

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: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager: