

Branch Office:	NASHIK	Date:	12-Oct-2026
Applicant:	DNYANESHWAR SHANTARAM BHADANGE SHOBHA DNYANESHWAR BHANDAGE	Ref No.:	NHL/NSK/1026/5239637
Guarantor:	N/A	Version No.:	4
Address:	PLOT NO -15 PRARABHADA BANGLOW, SHINDE NAGAR B/H SBI AMT MAKHAMALABAD, NASHIK, SBI ATM, Nashik, MAHARASHTRA, 422003, Nashik, India		
Email:	dnyaneshwarbhadange008@gmail.com	Contact No.	9767579742

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 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 2050000 (INR Twenty Lakh Fifty 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 21407 (INR Twenty One Thousand Four Hundred Seven Only)
8. Processing fees receivable:	INR 11801.18 (INR Eleven Thousand Eight Hundred One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 01, S No 45/7 To 9/12 To 18/20/1, Makhmalabad, Nashik, Samarth Nagar, Nashik, Mahadev Colony Road, Nashik, MAHARASHTRA, India, 422003
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. LTV to be restricted as per PNBHFL policy norms.
3. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
4. All property owner to be taken on loan structure.
5. Repayment from Applicant salary account with HDFC Bank A/c no *225.
6. Subject to Legal & Technical Clearance.
7. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
8. Acknowledged Key Facts Statement to be taken.
9. End use declaration from the applicants to be held on record
10. 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).

*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: