

Branch Office: NASHIK
Applicant: PANKAJ PRABHAKAR MALI
MEGHA PANKAJ MALI

Date: 02-Sep-2026
Ref No.: NHL/NSK/0826/5208439

Guarantor: N/A
Address: FLAT NO 18, BUILDING NO.10, NEAR Bhole MANGAL KARYALAY, SHUBHAM PARK, Nashik,
MAHARASHTRA, 422010, India
Email: malip871@gmail.com

Version No.: 3

Contact No. 9422282870

Dear Sir/Madam,

With reference to your loan application dated 27-08-2026, 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 1150000 (INR Eleven Lakh Fifty Thousand Only)
Insurance Premium	INR 57500 (INR Fifty Seven Thousand Five Hundred Only)
Total Loan Amount	INR 1207500 (INR Twelve Lakh Seven Thousand Five Hundred Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.45% = 9.70% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11414 (INR Eleven Thousand Four Hundred and Fourteen Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 18, 2nd Floor, Shubham Park Building No 10, Plot No 1, S No 296/3, Uttam Nagar, Ambad Khurd, Near Bhole Mangal Karyalay, 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. Subject to FCU & FI verification
2. Repayment from Applicant salary account with IDFC Bank A/c no *372
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. TW Loan 77k of IDFC bank to be closed from LA or customer will close before disbursement.
7. PL Loan 45k of IDFC bank to be closed from LA or customer will close before disbursement.
8. All property owner to be taken on loan structure.
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. End Use letter to be documented from applicant
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Acknowledged Key Facts Statement to be taken.
13. End use declaration from the applicants to be held on record
14. Aug-2026 Bank statement 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.