

Branch Office: NASHIK
Applicant: VISHAL SANJAY KHAIRNAR
KIRTI VISHAL KHAIRNAR

Date: 18-Sep-2026
Ref No.: NHL/NSK/0926/5223247

Guarantor: N/A
Address: SURVEY NO - 328/41 PLTO NO -19, VEDDHARA BUNGALOW BACK OF, TULJABHAVANI MANDIR
VRUNDAVAN NAGAR, OPP SHIV KRUPA SWEETS ADGAON, Nashik, MAHARASHTRA, 422003, India
Email: khairnarvishal421@gmail.com
Version No.: 4
Contact No. 7350334606

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1500000 (INR Fifteen Lakh 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 15664 (INR Fifteen Thousand Six Hundred and Sixty Four 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	Office No A-201, 2nd Floor, A Wing, Shree Gajanan Business Square Apartment, S No 363/1/364/1, Plot No 22, Adgoan, Near Shiv Krupa Sweet, Nashik, Nandur Link 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 Positive FCU and FI report.
2. Subject to Legal and technical clearance of property
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from salary account BOB Bank Ac No.**738
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. Acknowledged Key Facts Statement to be taken.
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. 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: