

Branch Office:	NASHIK	Date:	07-Sep-2026
Applicant:	JAGANNATH HANUMANT CHAUGHULE SHAMRAV HANUMANT CHAUGULE	Ref No.:	NHL/NSK/0826/5209811
Guarantor:	N/A	Version No.:	4
Address:	S NO 191/1/A, PLOT NO 39/2, NEAR SAI SHIVAM APARTMENT, NASHIK, NASHIK, Nashik, MAHARASHTRA, 422012, India		
Email:	jaganchaughule@gmail.com	Contact No.	7276932183

Dear Sir/Madam,

With reference to your loan application dated 31-08-2026, 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 500000 (INR Five Lakh Only)
Insurance Premium	INR 15000 (INR Fifteen Thousand Only)
Total Loan Amount	INR 515000 (INR Five Lakh Fifteen 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% -3.50% = 9.65% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 5425 (INR Five Thousand Four Hundred and Twenty Five 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	House On, Plot No 36/2, G 1st Floor, S No 191/1A Near Kade Pathar Chouk, Shramik Nagar, Satpur, Pimpalgaon Bahula, Near Rameshwaram Mahadev Temple, Nashik, Satpur Gangapur Link Road, Nashik, 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. LTV to be restricted as per PNBHFL policy norms
2. This Lan to be cross linked with primary Lan.
3. All the property owners to be part of loan structure
4. Repayment from Applicant salary account as per primary Lan.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
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10. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
11. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
12. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. End Use letter to be documented from applicant
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. Acknowledged Key Facts Statement to be taken.
16. End use declaration from the applicants 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).