

Branch Office: KOLHAPUR
Applicant: SHIVRAJ VASANTRAO MALI
MANISHA SHIVARAJ MALI

Date: 23-Jun-2026
Ref No.: NHL/KOP/0626/5131233

Guarantor: N/A
Address: 1121 C WARD RAVIWAR PETH, FRONT OF WARANA BANK, NEAR ASHIRWAD TOBACO, KARVIR
KOLHAPUR, Kolhapur, MAHARASHTRA, 416002, Kolhapur, India
Email: malishivraj1128@gmail.com
Version No.: 3
Contact No. 9823219238

Dear Sir/Madam,

With reference to your loan application dated 16-06-2026, 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 3300000 (INR Thirty Three Lakh Only)
Insurance Premium	INR 116000 (INR One Lakh Sixteen Thousand Only)
Total Loan Amount	INR 3416000 (INR Thirty Four Lakh Sixteen Thousand Only)
3. Repayment Term	168 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 37447 (INR Thirty Seven Thousand Four Hundred and Forty Seven Only)
8. Processing fees receivable:	INR 75521.18 (INR Seventy Five Thousand Five Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	C S NO 1120, GROUND FLOOR SHOP, C WARD, KOLHAPUR, Kolhapur, LAXMIPURI, Kolhapur, MAHARASHTRA, India, 416012
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:

- OSV to be done on self attested redacted adhaar card copy of all applicants, FTE should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person
- Repayment to be taken through NACH mode only form KOLHAPUR MAHILA SAHAKARI BANK LTD A/C 0614.
- Property should be 100% complete
- OCR proof and clearance from banking to be documented
- Ownership of property is to be with main applicant or jointly with co-applicant
- Subject to positive Internal checks
- Subject to Legal and technical clearance of property
- OCR clearance (if applicable) to be taken before disbursement.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- Application Form and KYCs duly signed with OSV to be taken from applicant & co-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: Sandeep Bhagavan Karade
Landline No: 1800 120 8800

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S.V. maly

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