

Branch Office: KOLHAPUR
Applicant: DILIP GORAKH SHINDE
SANKETSINH DILIP SHINDE
Date: 07-Oct-2026
Ref No.: HOU/KOP/1026/5236469
Guarantor: N/A
Version No.: 4
Address: HOUSE NO 9/543/13/C, MUKTSAINIK SOCIETY, THORAT CHOWK ICHALKARANJI KOLHAPUR, ., Kolhapur,
MAHARASHTRA, 416116, Kolhapur, India
Email: shindedilip661@gmail.com
Contact No. 7796004296

Dear Sir/Madam,

With reference to your loan application dated 05-10-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One Lakh Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 2.65% = 10.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 28337 (INR Twenty Eight Thousand Three Hundred and Thirty Seven Only)
8. Processing fees receivable:	INR 22421.18 (INR Twenty Two Thousand Four Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	R S NO 62, PLOT NO 25 26/2 AND 25 26/3, -, MOUJE SHAHAPUR ICHALKARANJI, NEAR PAVAN HOTEL, Kolhapur, Torana Nagar, Kolhapur, MAHARASHTRA, India, 416115
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. Statutory business registration proof of employer to be submitted
2. 100% OCR to be paid by the borrower before disbursement
3. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer
4. LTV to be restricted at 80% of RV or 100 of COP whichever is lower
5. Applicant PL Loan of Rs. 2,00,000/- with Current POS. 1,63,894/- availed on 08-10-2025, Closure proof to be documented before disbursement
6. Applicant PL Loan of Rs. 1,17,839/- with Current POS. 85012/- availed on 21-06-2025, Closure proof to be documented before disbursement
7. Repayment to come from Applicant in AXIS BANK - 0474.
8. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.
9. Sanction is Subject to Legal & Technical clearance of the property
10. Applicant TW Loan of Rs. 1,35,975/- with Current POS. 73343/- availed on 15-01-2025, Closure proof to be documented before disbursement
11. OCR proof and clearance from banking to be documented
12. Ownership of property is to be with main applicant or jointly with co-applicant
13. Applicant PL Loan of Rs. 25,000/- with Current POS. 6019/- availed on 14-02-2026, Closure proof to be documented before disbursement
14. Applicant PL Loan of Rs. 55,081/- with Current POS. 14364/- availed on 02-01-2026, Closure proof to be documented before disbursement
15. OCR clearance (if applicable) to be taken before disbursement.
16. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
17. Acknowledged Key Facts Statement to be taken.