

Branch Office: KOLHAPUR
Applicant: RAHUL SHAMRAO BANDGAR
ASHWINI RAHUL BANDGAR
RANJANA SHAMRAO BANDGAR

Date: 25-Jul-2026
Ref No.: NHL/KOP/0626/5118180

Guarantor: N/A
Address: GHAR NO 2026, VISHAL TIRTH PARK, SHINGNAPUR KARVIR KOLHAPUR, Kolhapur, MAHARASHTRA,
416012, Kolhapur, India
Email: rbandgar07@gmail.com

Version No.: 6
Contact No. 9158181842

Dear Sir/Madam,

With reference to your loan application dated 03-06-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 70000 (INR Seventy Thousand Only)
Total Loan Amount	INR 1570000 (INR Fifteen Lakh Seventy Thousand Only)
3. Repayment Term	132 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -2.90% = 10.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19879 (INR Nineteen Thousand Eight Hundred and Seventy Nine Only)
8. Processing fees receivable:	INR 28001.00 (INR Twenty Eight Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	GAT NO 112/4, PLOT NO A19, ALONG WITH UPON IT CONSTRUCTED RCC BUILDING, GRAMPANCHAYAT MILKAT NO 1381, MOUJE SHINGNAPUR, Kolhapur, Kolhapur, MAHARASHTRA, India, 416010
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. Additional 6 SPDCs of pension ac to be submitted
2. • Applicant Latest Salary slip and updated Banking to be documented
3. Subject to clearance of Processing Fees.
4. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented
5. • End use letter to be documented
6. • All property owners to be on loan structure
7. • Closure of Credit card loan 1.4 Lack to be done form proposed Lan
8. • Repayment to be taken through NACH mode only from Salary account of the applicant
9. • Repayment to come from Applicant in SBI BANK – 7784.
10. • Digi locker of applicant and co-app to be Positive.
11. End Use letter to be documented from applicant
12. Acknowledged Key Facts Statement to be taken.
13. Property being offered as collateral needs to be insured for the tenure of the loan

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).

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