

Branch Office: PUNE
Applicant: MANISH KHANDU POKALE
RAJASHREE MANISH POKALE

Date: 02-Jul-2026
Ref No.: NHL/PUN/0626/5144567

Guarantor: N/A
Address: ANUPAM VIHAR FLAT NO 16, KENJALE NAGAR BIBWEWADI KONDHWA, BIBWEWADI KONDHWA
ROAD, ., Pune, MAHARASHTRA, 411037, Pune, India
Email: manishpokale96@gmail.com

Version No.: 3
Contact No. 9890343838

Dear Sir/Madam,

With reference to your loan application dated 28-06-2026, 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 1350000 (INR Thirteen Lakh Fifty Thousand Only)
	Insurance Premium	INR 27000 (INR Twenty Seven Thousand Only)
	Total Loan Amount	INR 1377000 (INR Thirteen Lakh Seventy Seven Thousand Only)
3.	Repayment Term	144 Months
4.	Rate of Interest Scheme	Fix
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 16061 (INR Sixteen Thousand Sixty One Only)
8.	Processing fees receivable:	INR 29501.18 (INR Twenty Nine Thousand Five Hundred One Rupees And Eighteen Paisa Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	3RD FLOOR, ANUPAM VIHAR, SR NO 571 9, ANUPAM VIHAR, BIBWEWADI, BIBWEWADI, Pune, Jedhe Road, Pune, MAHARASHTRA, India, 411037
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 clearance of Processing Fees.
2. 12. End use letter to be obtained for TU LAN on record
3. 4. Repayment from Applicant account as per primary Lan.
4. Property being offered as collateral needs to be insured for the tenure of the loan
5. End use declaration from the applicants to be held on record
6. PSL declaration as per PNBHFL format to be held on record.
7. Acknowledged Key Facts Statement to be taken.
8. Tenant NOC along with rent agreement and S V Proof to be documented
9. End Use letter to be documented from applicant
10. Application Form and KYCs duly signed with OSV to be taken from co-applicant.
11. 1. Current Address to be updated on OVD before disbursement

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: Sandesh Dilip Pardeshi
Landline No: 1800 120 8800