

Branch Office: KOLHAPUR
Applicant: KRISHNATH GUNDA KHOT
DEEPALI KRUSHNATH KHOT

Date: 13-Aug-2026
Ref No.: HOU/KOP/0826/5193849

Guarantor: N/A
Address: MALWADI, BHUVACHI, KOTOLI, PANHALA KOLHAPUR, ., Kolhapur, MAHARASHTRA, 416230, Kolhapur, India
Email: khotkrishnat78@gmail.com
Version No.: 4
Contact No. 9130326367

Dear Sir/Madam,

With reference to your loan application dated 07-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26742 (INR Twenty Six Thousand Seven Hundred and Forty Two Only)
8. Processing fees receivable:	INR 10680.18 (INR Ten Thousand Six Hundred Eighty Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 53/4 PART, PLOT NO 34, ROW HOUSE UNIT NO A, MOUJE BALINGE, -, 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. • Applicant business Premises Rent agreement to be documented
2. • Repayment from Shri Veershaiv Co-Op Bank - *0935
3. • OCR proof and clearance from banking to be documented
4. • Ownership of property is to be with main applicant or jointly with co-applicant
5. • Builder NOC if NOC is required in Legal report to be documented
6. OCR clearance (if applicable) to be taken before disbursement.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. 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: SAMBHAJI BHIMRAO SHELAKHE
Landline No: 1800 120 8800

Relationship Manager: