

Branch Office: KOLHAPUR
Applicant: DILAVAR MANSUR DUDHGAVE
RAHILA JAMEER MAKANDAR

Date:
Ref No.: NHL/KOP/0926/5212086

Guarantor: N/A
Address: GAT NO 165/2 UNIT NO 2 GADGIL COLONY NEAR SHANTI N, AGAR LAST BUS STOP PACHGAON
KOLHAPUR, KOLHAPUR, MAHARASHTRA, 416013, INDIA, .. Kolhapur, MAHARASHTRA, 416013, Kolhapur,
India
Email: dddilavar@gmail.com

Version No.: 4
Contact No. 9158770412

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 770000 (INR Seven Lakh Seventy Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 770000 (INR Seven Lakh Seventy Thousand Only)
3. Repayment Term	180 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 8512 (INR Eight Thousand Five Hundred and Twelve Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	R S NO 264/7, PLOT NO 26/2 26/3 AND 26/4, -, MOUJE GOKUL SHIRGAON, -, Kolhapur, -, Kolhapur, MAHARASHTRA, India, 416234
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:

- FD relationship to be explored as cross selling product
- End use latter to be documented
- Applicants form to be documented with both applicants' signature
- Sanction is Subject to Legal & Technical clearance of the property
- Marriage certificate or affidavit to be submitted
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- Repayment to come from Applicant in UNION BANK – 3648.
- End use declaration from the applicants to be held on record
- Acknowledged Key Facts Statement to be taken.
- End Use letter to be documented from applicant
- 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