

Branch Office: PUNE
Applicant: SACHIN MAHADEV KASLE
PARVATI MADHAVRAO KASLE

Date: 28-Sep-2026
Ref No.: NHL/PUN/0926/5222299

Guarantor: N/A
Address: FLAT 707, J BUILDING TANISH PARK, CHARHOLI WADMUKHWADI, ., Khed, MAHARASHTRA, 412105,
Pune, India
Email: sachinkasle1996@gmail.com

Version No.: 4
Contact No. 9503346886

Dear Sir/Madam,

With reference to your loan application dated 15-09-2026, 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 661000 (INR Six Lakh Sixty One Thousand Only)
Insurance Premium	INR 33050 (INR Thirty Three Thousand Fifty Only)
Total Loan Amount	INR 694050 (INR Six Lakh Ninety Four Thousand Fifty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 6903 (INR Six Thousand Nine Hundred Three Only)
8. Processing fees receivable:	INR 13240.78 (INR Thirteen Thousand Two Hundred Forty Rupees And Seventy Eight Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	FLAT NO.707, 7TH FLOOR, BUILDING J, SR NO.228,229/1/1,229/2,229/1/2, TANISH PARK, CHARHOLI BK, Pune, NIRGUDI ROAD, Pune, MAHARASHTRA, India, 412105
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. 2. Combine LTV restricted to 80 % of MV
2. Subject to clearance of Processing Fees.
3. 8. End use letter to be documented
4. Acknowledged Key Facts Statement to be taken.
5. End use declaration from the applicants to be held on record
6. End Use letter to be documented from applicant
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Parvati dual DOB affidavit to be documented before sanction

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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800

Relationship Manager: