

Branch Office: KOLHAPUR
Applicant: BALU SURESH POL
VIMAL POL

Date: 16-Jun-2026
Ref No.: NHL/KOP/0626/5119392

Guarantor: N/A

Version No.: 4

Address: RS NO 699/A PLOT NO 56 UNIT NO 2, CHINTAMANI PARK, KANERIWADI KARVIR KOLHAPUR, Kolhapur, MAHARASHTRA, 416234, India

Email: balupolpatil157@gmail.com

Contact No. 8147017436

Dear Sir/Madam,

With reference to your loan application dated 04-06-2026, 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 195000 (INR One Lakh Ninety Five Thousand Only)
Insurance Premium	INR 8200 (INR Eight Thousand Two Hundred Only)
Total Loan Amount	INR 203200 (INR Two Lakh Three Thousand Two Hundred 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% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 2159 (INR Two Thousand One Hundred and Fifty Nine Only)
8. Processing fees receivable:	INR 3541.18 (INR Three Thousand Five Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 699 HISSA NO A, PLOT NO 56, SOUTH SIDE UNIT NO 2, INCLUDING GROUND AND FIRST FLOOR RCC CONSTRUCTION, MOUJE KANERIWADI, 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:

1. Subject to clearance of Processing Fees.
2. Property being offered as collateral needs to be insured for the tenure of the loan
3. Acknowledged Key Facts Statement to be taken.
4. End use declaration from the applicants to be held on record
5. End Use letter to be documented from applicant
6. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
7. • Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.
8. • Repayment to come from Applicant in AXIS BANK – 0430.
9. • Repayment to be taken through NACH mode only from Salary account of the applicant
10. • End use letter to be documented
11. • All property owners to be on loan structure
12. 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).

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