

Branch Office KOLHAPUR
Applicant: SHAHAJI DHONDIRAM MENGANE
ASHWTNI SHAHAJI MENGANE

Date: 22-Sep-2026
Ref No : NHL/KOP/0826/5209152

Guarantor: N/A
Address: C/O SHAHAJI DONDORAM MENGANE, PLOT NO. 9 SARVE COLONY RADHANAGARI ROAD, SANEGURUJI
VASAHAT KARVIR KOLHAPUR, Kolhapur, MAHARASHTRA, 416012, Kolhapur, India
Email: shahajimengane@gmail.com
Version No.: 4
Contact No. 9423280842

Dear Sir/Madam,

With reference to your loan application dated 29-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1480000 (INR Fourteen Lakh Eighty Thousand Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 1540000 (INR Fifteen Lakh Forty 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% - 3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 16315 (INR Sixteen Thousand Three Hundred and Fifteen Only)
8. Processing fees receivable:	INR 32569.18 (INR Thirty Two Thousand Five Hundred and Sixty Nine Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	R S NO 1011/2/9, PLOT NO 9B, KOLHAPUR, SANEGURUJI VASAHAT, Kolhapur, A WARD SARVE COLONY, Kolhapur, MAHARASHTRA, India, 416012
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. Loan amount has been sanctioned basis on applicant / co applicant income documents, the loan amount changes will be depend on Property valuation and LTV Policy of PNBHFL
3. • End use latter to be documented
4. • Repayment to come from Applicant in BOM BANK – 7259.
5. • Applicant TW Loan of Rs. 90400/- with Current POS. 68000/- availed on 23-10-2025, Closure proof to be documented before disbursement
6. • Applicant CL Loan of Rs. 1,81,000/- with Current POS. 1,53,871/- availed on 23-04-2025, Closure proof to be documented before disbursement
7. • Tenant NOC to be documented before disbursement
8. • Tenant Rent Agreement to be documented before disbursement
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Rent agreement and ownership proof to be documented.
11. Acknowledged Key Facts Statement to be taken.
12. End use declaration from the applicants to be held on record
13. End Use letter to be documented from applicant
14. Copy of ownership proof to be documented to verify rentals

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).