

Branch Office: KOLHAPUR
Applicant: YOGESH PRABHAKAR DHABDHABE
SAVITA YOGESH DHABDHABE

Date: 09-Sep-2026
Ref No.: HOU/KOP/0926/5215719

Guarantor: N/A
Address: SHREE SHAI APRTMENT, MUKAM POST KHINDIWADI, SATARA, ,, Satara, MAHARASHTRA, 415001, Satara, India
Email: waterfallyd@gmail.com
Version No.: 3
Contact No. 9422095420

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2500000 (INR Twenty Five Lakh Only)
Insurance Premium	INR 125000 (INR One Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 2625000 (INR Twenty Six Lakh Twenty Five Thousand Only)
3. Repayment Term	228 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 22593 (INR Twenty Two Thousand Five Hundred and Ninety Three 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 9/8/B, PLOT NO 23, ROW HOUSE UNIT NO 2, INCLUDING GROUND AND FIRST FLOOR RCC CONSTRUCTION, MOUJE KANDALGAON, NEAR BHARATI VIDYAPITH, Kolhapur, 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:

- Ownership of property is to be with main applicants or jointly with co-applicant
- Sanction is Subject to Legal & Technical clearance of the property
- Credit card OD clearance proof to be documented
- OCR proof and clearance from banking to be documented
- Repayment to come from Applicant in SDCC BANK – 0455.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.

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: No Sales Manager
Landline No: 1800 120 8800

Relationship Manager: SAMBHAJI BHIMRAO
SHELAKE