

Branch Office: NAGPUR
Applicant: YESHWANT GOVINDA KAWALE
NIRMALA GOVINDA KAWALE

Date: 06-Oct-2026
Ref No.: HOU/NAG/0926/5232555

Guarantor: N/A
Address: S/O GOVINDA KAWALE PLOT NO.321, ASHIRWAD NAGAR JAI DURGA HOUSING SOCIETY, GODHNI
ROAD MANKAPUR S.O., Nagpur, MAHARASHTRA, 440030, India
Email: kawale41@gmail.com

Version No.: 4
Contact No. 8830695508

Dear Sir/Madam,

With reference to your loan application dated 28-09-2026, 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 2480000 (INR Twenty Four Lakh Eighty Thousand Only)
Insurance Premium	INR 124000 (INR One Lakh Twenty Four Thousand Only)
Total Loan Amount	INR 2604000 (INR Twenty Six Lakh Four 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% - 4.80% = 8.35% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25415 (INR Twenty Five Thousand Four Hundred and Fifteen Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Plot No.13, Block OPEN PLOT, Project Anjaneya Nagar V, All that piece and parcel of land bearing Kh. No., 117, 118, 119/2, 125, 126, 127/1,, 134/1, 134/2, 135 and 139 of Mouza, Waranga, bearing PH no 41 situated within, nagpur, Nagpur, Nagpur, MAHARASHTRA, India, 440002
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. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the avilment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
4. OCR clearance (if applicable) to be taken before disbursement.
5. Acknowledged Key Facts Statement to be taken.

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: Sandip Bhusari
Landline No: 1800 120 8800

२५. विमला गोविंदी कावले

J. Kawale

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

YASHWANT GOVINDA KAWALE

GOVINDA KRISHNARAO KAWALE

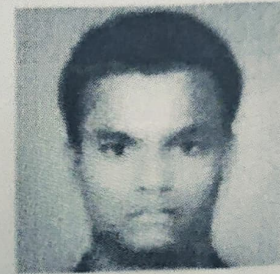
29/03/1989

Permanent Account Number

COLPK1469Q

Yekawale

Signature



30062012

Yekawale



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India

नोंदणी क्रमांक/Enrolment No.: 1104/10028/29144

To: Yeshwant Govinda Kawale
(यशवंत गोविंदा कावळे)
S/O Govinda Kawale
PLOT NO.321,ASHIRWAD NAGAR
JAI DURGA HOUSING SOCIETY,GODHNI RCAD
Mankapur S.O
Nagpur
Maharashtra - 440030

Date: 18/08/2011

Ref. No : 00010614-00068853-00068693-



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आपला आधार क्रमांक / Your Aadhaar No. :

3801

आधार – सामान्य माणसाचा अधिकार



भारत सरकार

GOVERNMENT OF INDIA

यशवंत गोविंदा कावळे
Yeshwant Govinda Kawale
जन्म वर्ष / Year of Birth : 1989
पुरुष / Male



3801



आधार – सामान्य माणसाचा अधिकार

8/8

Y. Kawale