

Branch Office: NAGPUR  
Applicant: VISHAL LAXMAN DHAPODKAR  
AKASH LAXMAN DHAPODKAR  
LAXMAN DHAPODKAR

Date: 04-Sep-2026  
Ref No.: NHL/NAG/0626/5114106

Guarantor: N/A  
Address: PLOT NO 7, MAIN ROAD, YEOLE SANTOSHI MATA NAGAR, ., Nashik, MAHARASHTRA, 423401, India  
Email: vishaldhapodkar117@gmail.com  
Version No.: 3  
Contact No. 7620580893

Dear Sir/Madam,

With reference to your loan application dated 01-06-2026, 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 1537000 (INR Fifteen Lakh Thirty Seven Thousand Only)                                                                        |
| Insurance Premium                       | INR 76500 (INR Seventy Six Thousand Five Hundred Only)                                                                           |
| Total Loan Amount                       | INR 1613500 (INR Sixteen Lakh Thirteen Thousand Five 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement                                                |
| 7. Equated Monthly Instalment ("EMI") * | INR 16849 (INR Sixteen Thousand Eight Hundred and Forty Nine Only)                                                               |
| 8. Processing fees receivable:          | INR 33914.38 ( INR Thirty Three Thousand Nine Hundred and Fourteen Rupees And Thirty Eight Paise Only)                           |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                            |
| 10. Security                            | PLOT NO 708, ., WANJRI HOUSING ACCOMMODATION SCHEME NIT, KH NO 34, WARD NO 48,, ., Nagpur, NAGPUR, ., MAHARASHTRA, India, 440026 |
| 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. SOA of CBI PL Amt. Rs.6.10 lacs to be taken & to be verified from credit
2. Repayment to be taken from Salary Account SBI 774\*
3. Subject to legal & technical clearance
4. LTV to be restricted to 65% of MV
5. Aadhar E verification to be done through DIGILOCKER
6. All property owners to be taken on loan structure
7. Employee ID card to be taken
8. Authorized person sign to be taken on Form 16 AY 26-27
9. Dual DOB affidavit of Mr. Laxman Dhapodkar to be taken
10. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
12. End use declaration from the applicants to be held on record
13. Foreclosure letter & List of Documents from the lender bank to be held on record
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. End Use letter to be documented from applicant
16. 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



*Vishal*

*Akash*

*Chitra*

पंजीकृत कार्यालय: 9वीं मंजिल, अंतर्निष्ठ भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001  
Toll Free: 1800 120 8800, Email: [customercare@pnbhousing.com](mailto:customercare@pnbhousing.com), Website: [www.pnbhousing.com](http://www.pnbhousing.com)  
CIN: L65922DL1988PLCO33856