

Branch Office: KOLHAPUR
Applicant: DEEPAK SURESH BANDIVADEKAR
RADHIKA DEEPAK BANDIVADEKAR

Date: 08-Sep-2026
Ref No.: HOU/KOP/0926/5212542

Guarantor: N/A
Address: 790/38/18 PACHGAON ROAD, NEAR YOGESHWARI TEMPLE, JAGTAP NAGAR PACHGAON KARVIR
KOLHAPUR, .
Email: deepakshimate86@yahoo.com
Version No.: 4
Contact No. 7378410110

Dear Sir/Madam,

With reference to your loan application dated 03-09-2026, 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 3700000 (INR Thirty Seven Lakh Only)
Insurance Premium	INR 130000 (INR One Lakh Thirty Thousand Only)
Total Loan Amount	INR 3830000 (INR Thirty Eight Lakh Thirty 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 37046 (INR Thirty Seven Thousand Forty Six Only)
8. Processing fees receivable:	INR 36001.00 (INR Thirty Six Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	2nd FLOOR, FLAT NO S201, BHAVANI CHAMBERS, C S NO 461, KOLHAPUR, BHAVANI MANDAP AREA, Kolhapur, B WARD, 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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
3. • OCR receipt and clearance proof to be documented.
4. • Repayment to come from applicant's NRE/NRO Axis Bank. A/C 8085
5. • Property to be in the name of applicants or jointly with co-applicant only.
6. • HR or Mail confirmation from applicant's official mail ID to be documented before disbursement.
7. • Seller KYC, banking and Cibil to be documented
8. Repayment to be taken from NRE / NRO account
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. OCR clearance (if applicable) to be taken before disbursement.
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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