

Branch Office: KOLHAPUR
Applicant: SAGAR DATTATRAY PATHI,
MONIKA SAGAR PATHI,

Date: 08-Oct-2026
Ref No.: HOU/KOP/0926/5230842

Guarantor: N/A
Address: H NO. 6295, INDRAJEET NAGAR, MANER MALA, UNCHAGAON, Kolhapur, MAHARASHTRA, 416005,
Kolhapur, India
Email: sagarpatil4012@gmail.com
Version No.: 5
Contact No. 7057444549

Dear Sir/Madam,

With reference to your loan application dated 25-09-2026, 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 1730000 (INR Seventeen Lakh Thirty Thousand Only)
Insurance Premium	INR 86500 (INR Eighty Six Thousand Five Hundred Only)
Total Loan Amount	INR 1816500 (INR Eighteen Lakh Sixteen Thousand Five Hundred Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13839 (INR Thirteen Thousand Eight Hundred and Thirty Nine Only)
8. Processing fees receivable:	INR 16801.00 (INR Sixteen Thousand Eight Hundred One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	R S NO 335/A/1/A PART, PLOT NO 38, UPON IT CONSTRUCTED TWO FLOOR RCC BUILDING, MOUJE UCHGAON, Kolhapur, Kolhapur, MAHARASHTRA, India, 416005
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 satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Co-applicant Business Proof And Banking to be documented
4. Subject to clearance of Processing Fees.
5. 3 Experience proof to be documented
6. Repayment to come from Applicant in BOM BANK – 5674.
7. Sanction is Subject to Legal & Technical clearance of the property
8. Ownership of property is to be with main applicants or jointly with co-applicant
9. OCR proof and clearance from banking to be documented
10. OCR clearance (if applicable) to be taken before disbursement.
11. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
12. Acknowledged Key Facts Statement to be taken.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Latest 3 years work experience proof to be documented.

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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