

Branch Office: KOLHAPUR
Applicant: SHANKAR VISHNU BOKADE
SADHANA SHANKAR BOKADE

Date: 10-Jul-2026
Ref No.: HOU/KOP/0726/5151701

Guarantor: N/A
Address: H.NO 2010/4, CHAVAN COLONY, KHALACHA MAL KANERI KOLHAPUR, ,, Kolhapur, MAHARASHTRA, 416234, India
Email: shankarbodakade@yahoo.com
Version No.: 4
Contact No. 9503509657

Dear Sir/Madam,

With reference to your loan application dated 06-07-2026, 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	300 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 20435 (INR Twenty Thousand Four Hundred and Thirty Five Only)
8. Processing fees receivable:	INR 28321.18 (INR Twenty Eight Thousand Three Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 686, PLOT NO 13, PROPOSED CONSTRUCT RCC RESIDENTIAL BUILDING, MOUJE KANERIWADI, GOKUL PARK, Kolhapur, NEAR OPPOSITE MARUTI GLASS, Kolhapur, MAHARASHTRA, India, 416234
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. Additional 6 SPDCs of co-applicant's salary bank ac to be submitted
3. • Sanction is Subject to Legal & Technical clearance of the property
4. • Digi locker of applicant and co-app to be Positive.
5. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
6. • Plot should be demarcated. Clearance from TSG team for ring fencing & demarcation need to be documented on record
7. • Construction Estimate to be Documented and vetted by TSG team
8. • Applicant live Loan Rs 1.55 lakh Closer proof to be documented .
9. • Repayment to come from Applicant in HDFC BANK – 2225.
10. • Ownership of property is to be with main applicant or jointly with co-applicant
11. • OCR proof and clearance from banking to be documented
12. • Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Acknowledged Key Facts Statement to be taken.
15. Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
16. OCR clearance (if applicable) to be taken before disbursement.
17. 1. 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 date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and