

PNB HOUSING FINANCE LTD.

Branch Office: SOLAPUR
Applicant: MADHUKAR JADHAV
ANURADHA JADHAV

Date: 29-Sep-2026
Ref No.: HOU/SOL/0926/5223931

Guarantor: N/A
Address: RAILWAY N-7/149, GANESH HALL SOLAPUR, NEAR RAILWAY STATION, ., Solapur, MAHARASHTRA,
413001, Solapur, India
Email: mmjadhav1967@gmail.com

Version No.: 5
Contact No. 9326573580

Dear Sir/Madam,

With reference to your loan application dated 17-09-2026, 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 4000000 (INR Forty Lakh Only)
	Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
	Total Loan Amount	INR 4120000 (INR Forty One Lakh Twenty Thousand Only)
3.	Repayment Term	120 Months
4.	Rate of Interest Scheme	Floating
5.	PNBRRR *	13.15% per annum
6.	Applicable Rate of Interest *	13.15% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 50533 (INR Fifty Thousand Five Hundred and Thirty Three Only)
8.	Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	., PLOT NO 59, ., SC NO 434/A/3/A, ., SAPTSUR PHESE, SOLAPUR, KASABE SOLAPUR, Solapur, KASABE SOLAPUR, Solapur, MAHARASHTRA, India, 413001
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. Foreclosure letter & List of Documents from the lender bank to be held on record
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. Subject to clearance of Processing Fees.
4. Repayment from Indian, BANK A/C 7412
5. LTV should be restricted to 80% of COP or MV whichever is lower
6. CRE declaration to be collected in PNBHFL format.
7. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person
8. Aadhar to be verified through Digi Locker before disbursement
9. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
10. Ownership of property is to be with main applicant or jointly with Co applicant only
11. Positive Residence and Employment FI / FTE report to be documented before disbursement
12. All Applicant and co applicant digitally signed application form to be submitted before disbursement
13. Copy of ID card to be documented
14. OCR clearance and Receipts to be documented
15. All property owners to be added in loan structure.
16. Subject to legal and technical clearance
17. Acknowledged Key Facts Statement to be taken.
18. Property being offered as collateral needs to be insured for the tenure of the loan
19. OCR clearance (if applicable) to be taken before disbursement.

PNB HOUSING FINANCE LTD.



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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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Customer Service Manager: Akash Babu Jadhav
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance LTD Unit No.- 5 & 6, Third Floor, 149/C/Plot No.15, S.V. Prime, Hotgi Road
Infront of hotel Jay Palace, Solapur - 413003

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

MADHUKAR JADHAV

ANURADHA JADHAV

id card

seller banking



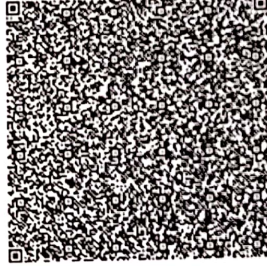
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 1189/23182/08657

To
मधुकर जाधव
Madhukar Jadhav
S/O Mahadev,
railway n-7/149, ganesh holl,
VTC: Solapur,
PO: Solapur H.O.,
District: Solapur,
State: Maharashtra,
PIN Code: 413001
Mobile: 9326573580

Signature Not Verified
Digitally signed by S Unique
Identification Authority of India
Date: 2026.09.11 11:20:51
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 0543

VID : 9192 5376 7809 8357

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 15/03/2012



मधुकर जाधव
Madhukar Jadhav
जन्म तारीख/DOB: 01/06/1967
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाइन XML)
Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).

XXXX XXXX 0543

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
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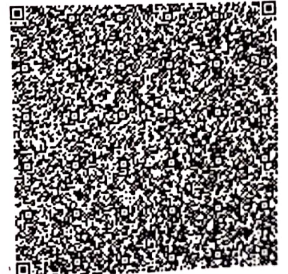


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 17/09/2026

पत्ता:
S/O महादेव, रेल्वे नं-७/१४९, गणेश हॉल, सोलापूर, सोलापूर
एच. ओ. सोलापूर,
महाराष्ट्र - 413001
Address:
S/O Mahadev, railway n-7/149, ganesh holl, Solapur,
PO: Solapur H.O, DIST: Solapur,
Maharashtra - 413001



XXXX XXXX 0543

VID : 9192 5376 7809 8357

1947

help@uidai.gov.in

www.uidai.gov.in



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आयकर विभाग

INCOME TAX DEPARTMENT

MADHUKAR MAHADEV JADHAV

MAHADEV SADHU JADHAV

01/06/1967

Permanent Account Number

AYPPJ0611B

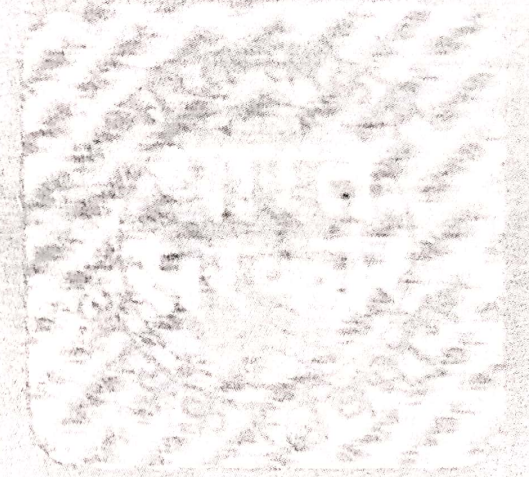
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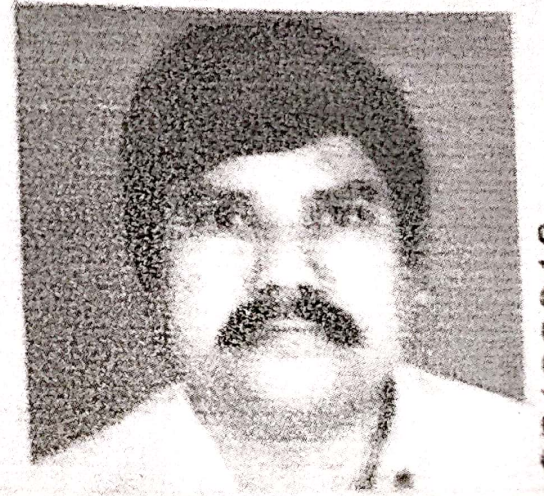


भारत सरकार

GOVT. OF INDIA



*OSR DONE
Rajesh
PS 113.*



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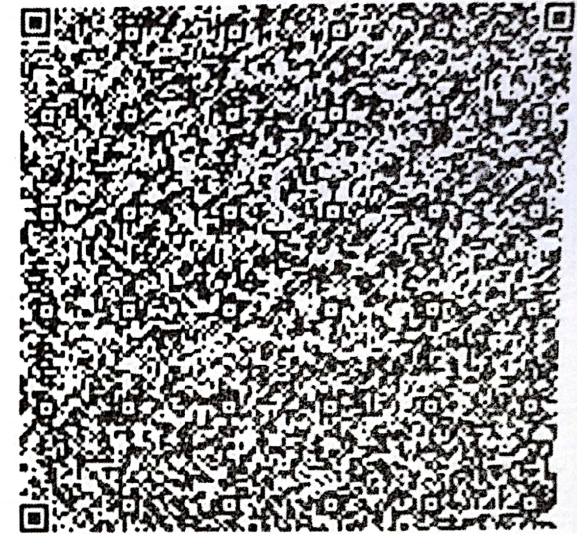
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BBTPJ5143A



नाम / Name

ANURADHA MADHUKAR JADHAV

OSV DONE
P5113

पिता का नाम / Father's Name

SUDHAKAR SADU BIRADE

08112021

जन्म की तारीख /
Date of Birth

27/07/1974

हस्ताक्षर / Signature



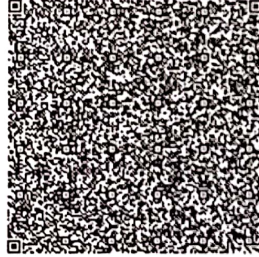
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नोंदणी क्रमांक:/ Enrolment No.: 1189/23182/08658

To
अनुराधा जाधव
Anuradha Jadhav
W/O Madhukar,
railway n-7/149, ganesh holl,
VTC: Solapur,
PO: Solapur H.O,
District: Solapur,
State: Maharashtra,
PIN Code: 413001
Mobile: 9326573580

Signature Not Verified
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Identification Authority of India
Date: 2026.09.17 11:32:14
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 0955

VID : 9177 3483 0140 9892

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 22/01/2012



अनुराधा जाधव
Anuradha Jadhav
जन्म तारीख/DOB: 27/07/1974
महिला/ FEMALE

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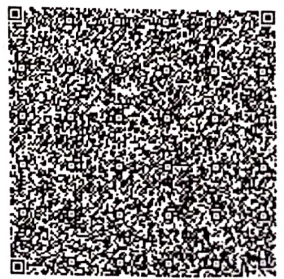


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पत्ता:
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एच. ओ. सोलापूर,
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Address:
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Solapur, PO: Solapur H.O, DIST: Solapur,
Maharashtra - 413001



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VID : 9177 3483 0140 9892

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AMadhar

OSV done
PS113



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