

Branch Office: SOLAPUR Date: 16-Sep-2026
 Applicant: BIRAPPA MALLAPPA PATIL Ref No.: HOU/SOL/0926/5220508
 POOJA BIBHISHAN SONTAKKE
 Guarantor: RAMESHWAR SITARAM SALVE Version No.: 5
 Address: C/O EKNATH LAXMANRAO JAID, HOUSE PLOT NO 64 RUDRA NIVAS YASHWANT NAGAR, AMBAD
 ROAD JALNA, Jalna, MAHARASHTRA, 431203, Jalna, India
 Email: birappapatil87@gmail.com Contact No. 9730414287

Dear Sir/Madam,

With reference to your loan application dated 12-09-2026, 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 2100000 (INR Twenty One Lakh Only)
Insurance Premium	INR 63000 (INR Sixty Three Thousand Only)
Total Loan Amount	INR 2163000 (INR Twenty One Lakh Sixty Three 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 21300 (INR Twenty One Thousand Three Hundred Only)
8. Processing fees receivable:	INR 20001.00 (INR Twenty Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	
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. Application Form and KYCs duly signed with OSV to be taken from Guarantor.
2. Subject to clearance of Processing Fees.
3. Equivalent to 1 EMI DSRA (FD) to be explored
4. Aadhar to be verified through Digi Locker before disbursement
5. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
6. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
7. Construction declaration to be taken
8. Local Guarantor to be added as per PNBHFL Policy
9. Ownership of property is to be with main applicant or jointly with Co applicant only
10. All property owners to be added in loan structure.
11. Subject to legal and technical clearance
12. Repayment from HDFC, BANK A/C 9510
13. LTV should be restricted to 75% of COP or MV whichever is lower
14. CRE declaration to be collected in PNBHFL format.
15. 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
16. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
17. OCR clearance and Receipts to be documented
18. Positive Residence and Employment FI / FTE report to be documented before disbursement
19. All Applicant and co applicant digitally signed application form to be submitted before disbursement
20. Copy of ID card to be documented
21. Co Applicant dual DOB Affidavit to be documented before disbursement
22. Acknowledged Key Facts Statement to be taken.
23. OCR clearance (if applicable) to be taken before disbursement.



24. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. 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 availment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.

25. Suitable local guarantor to be added in loan structure

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).

*Subject to change from time to time at the discretion of PNBHFL.

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

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s) (Name / Signature)
BIRAPPA MALLAPPA PATIL
POOJA BIBHISHAN SONTAKKE

Hdfc Cheque

FD Form photo

Notary

OSV

ID card

Co-applicant DOB mismatch

1

13000000

DOB

1/5





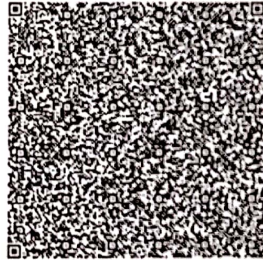
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक/ Enrolment No.: 2006/21087/99184

To
बिरप्पा मल्लप्पा पाटील
Birappa Mallappa Patil
S/O Mallappa Patil,
Iaxmi Mandir Jawal,
At/post Umarge Ta Akkalkot,
VTC: Umarge,
PO: Umarge,
District: Solapur,
State: Maharashtra,
PIN Code: 413216
Mobile: 9730414287

Signature Not Verified
Digitally signed by S Unique
Identification Authority of India
On
Date: 2026.09.12 12:06:12
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 7864

VID : 9159 1538 3908 8545

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 03/06/2012



बिरप्पा मल्लप्पा पाटील
Birappa Mallappa Patil
जन्म तारीख/DOB: 01/06/1990
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 7864

माझे आधार, माझी ओळख



सत्यमेव जयते
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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- Keep your mobile number and email Id updated in Aadhaar.
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- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.



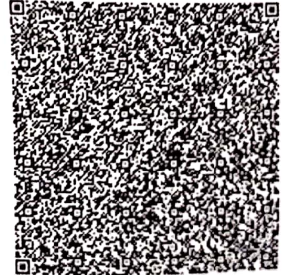
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
S/O मल्लप्पा पाटील, लक्ष्मी मंदिर जवाल, मु/पोस्ट उमरगे ता
अक्कलकोट, उमरगे, सोलापूर,
महाराष्ट्र - 413216

Address:
S/O Mallappa Patil, Iaxmi Mandir Jawal, At/post
Umarge Ta Akkalkot, Umarge, PO: Umarge, DIST:
Solapur,
Maharashtra - 413216

Details as on: 12/09/2026



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VID : 9159 1538 3908 8545

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help@uidai.gov.in

www.uidai.gov.in

Emblef

*08~
Akash Jadhav
Rashid Jadhav
PM 18/09/2026*



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

PATIL BIRAPPA MALLAPPA

MALLAPPA MANIK PATIL

01/06/1990

Permanent Account Number

BUEPP9716K

Signature





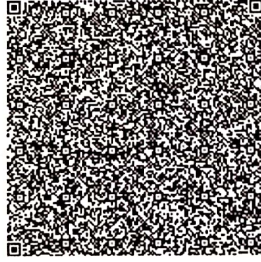
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नोंदणी क्रमांक: / Enrolment No.: 2006/21087/99568

To
पूजा बिभीषण सोंनटक्के
Pooja Bibhishan Sontakke
VTC: Takali Bembali,
PO: Kangara,
Sub District: Osmanabad,
District: Osmanabad,
State: Maharashtra,
PIN Code: 413506
Mobile: 9011968205

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
Date: 2026.05.16 12:31:31
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 6746

VID : 9106 4828 2333 6605

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. Issued: 04/05/2013



पूजा बिभीषण सोंनटक्के
Pooja Bibhishan Sontakke
जन्म तारीख/DOB: 01/01/1995
महिला/ FEMALE

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Government of India



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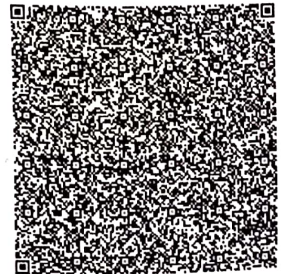


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Unique Identification Authority of India



पत्ता:
टाकली बेंबली, कंगरा, उस्मानाबाद,
महाराष्ट्र - 413506

Address:
Takali Bembali, PO: Kangara, DIST: Osmanabad,
Maharashtra - 413506



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VID : 9106 4828 2333 6605

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help@uidai.gov.in

www.uidai.gov.in

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R11/3657*

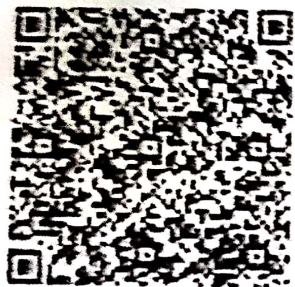


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INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

ISFPS1603Q

नाम / Name

SONTAKKE POOJA BIBHISHAN

पिता का नाम / Father's Name

BIBHISHAN LAXMAN SONTAKKE

जन्म की तारीख / Date of Birth

10/02/1995

GSV
Alesh Jadhav
Roshyachor

हस्ताक्षर / Signature



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