

Branch Office: SOLAPUR
Applicant: SHILWANTI GANGADHAR RAJMANE
RAJMANE GIRISH GANGADHAR

Date: 18-Sep-2026
Ref No.: HOU/SOL/0926/5218305

Guarantor: N/A
Address: GURUJI NIVAS RAJAPURE GURUJI NAGAR, NALDURG ROAD TULJAPUR, OSMANABAD, ., Osmanabad, MAHARASHTRA, 413601, Osmanabad, India
Email: shilwantirajmane@gmail.com
Version No.: 5
Contact No. 9960091763

Dear Sir/Madam,

With reference to your loan application dated 09-09-2026, 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 3100000 (INR Thirty One Lakh Only)
Insurance Premium	INR 93000 (INR Ninety Three Thousand Only)
Total Loan Amount	INR 3193000 (INR Thirty One Lakh Ninety 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 31443 (INR Thirty One Thousand Four Hundred and Forty Three Only)
8. Processing fees receivable:	INR 30001.00 (INR Thirty Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	., Plot no 204/04, ., Survey No. 145/2A, 145/2B/2B/2 (Part),, 146/2B, 146/1B1, 146/2A/1, 146/2A/2, ., SOLAPUR, Manidhari Kasabe, Solapur, Akolkot Road, Solapur, MAHARASHTRA, India, 413006
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. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
3. Construction declaration to be taken
4. Applicant August 2026 months salary slip and bank credit salary banking to be documented before disbursement
5. Applicant immediate Blood relative to be added as co Applicant on Loan structure before disbursement
6. Ownership of property is to be with main applicant or jointly with Co applicant only
7. All property owners to be added in loan structure.
8. Subject to legal and technical clearance
9. Repayment from BOI, BANK A/C 2514
10. LTV should be restricted to 75% of COP or MV whichever is lower
11. CRE declaration to be collected in PNBHFL format.
12. 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
13. Aadhar to be verified through Digi Locker before disbursement
14. OCR clearance and Receipts to be documented
15. Positive Residence and Employment FI / FTE report to be documented before disbursement
16. All Applicant and co applicant digitally signed application form to be submitted before disbursement
17. Copy of ID card to be documented
18. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
19. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
20. Acknowledged Key Facts Statement to be taken.

21. 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.
22. OCR clearance (if applicable) to be taken before disbursement.

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)

SHILWANTI GANGADHAR RAJMANE

RAJMANE GIRISH GANGADHAR

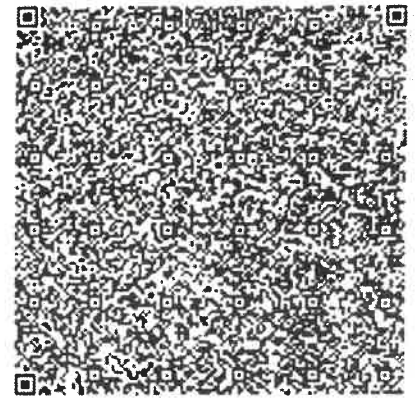
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
FHIPR9280M



नाम / Name

SHILWANTI GANGADHAR RAJMANE

पिता का नाम / Father's Name

GANGADHAR GURUSIDDHAPPA RAJMANE

जन्म की तारीख /
Date of Birth

20/12/2000

हस्ताक्षर / Signature

01072021

OSV
Akash Jadhav
Akash Jadhav
Pune

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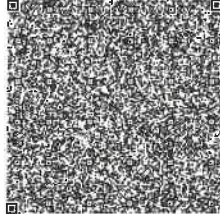
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 2722/19584/52583

To
शिलवंती गंगाधर राजमाने
Shilwanti Gangadhar Rajmane
D/O: Gangadhar,
M/P Halhalli Ta Akkalkot,
VTC: Halhalli (A),
PO: Akkalkot,
Sub District: Akkalkot,
District: Solapur,
State: Maharashtra,
PIN Code: 413216
Mobile: 9960091763

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
on
Date: 2025.08.09 18:47:37
IST



आपका आधार क्रमांक / Your Aadhaar No. :
XXXX XXXX 5242
VID : 9181 5576 8949 1175

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



शिलवंती गंगाधर राजमाने
Shilwanti Gangadhar Rajmane
जन्म तिथि/DOB: 20/12/2000
महिला/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफ़लाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
**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 5242

मेरा आधार, मेरी पहचान

Aadhaar no. issued: 24/09/2013



Government of India



सूचना / INFORMATION

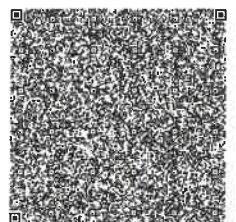
- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीएआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या www.uidai.gov.in पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- 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 पहचान प्राधिकरण
Unique Identification Authority of India



पता:
D/O: गंगाधर, एम/पी हलहल्ली ता अक्कलकोट, हलहल्ली अ,
अक्कलकोट, सोलापूर,
महाराष्ट्र - 413216
Address:
D/O: Gangadhar, M/P Halhalli Ta Akkalkot, Halhalli
(A), PO: Akkalkot, DIST: Solapur,
Maharashtra - 413216



XXXX XXXX 5242
VID : 9181 5576 8949 1175

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help@uidai.gov.in

www.uidai.gov.in

Details as on: 09/09/2026

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Roshyadhav
PN13657
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