

Branch Office: SOLAPUR
Applicant: RAMESHWAR SITARAM SALVE
RAJKANYA RAMESHWAR SALVE

Date: 23-Sep-2026
Ref No.: HOU/SOL/0926/5215296

Guarantor: N/A
Address: GHAR NO GAVTE PLOTING, TULJAPUR, DHARASHIV, ., Osmanabad, MAHARASHTRA, 413601, Osmanabad, India
Email: rameshwarsalve44@gmail.com
Version No.: 5
Contact No. 9890924613

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 2060000 (INR Twenty Lakh Sixty 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 20286 (INR Twenty Thousand Two Hundred and Eighty Six Only)
8. Processing fees receivable:	INR 19001.00 (INR Nineteen Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	., PLOT NO 44, ., S.NO.169/2/1, HERITAGE EMERALD, SOLAPUR, KASBE SOLAPUR, Solapur, AKKALKOT 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. Equivalent to 3 EMI.DSRA (FD) to be explored
2. Ownership of property is to be with main applicant or jointly with Co applicant only
3. All property owners to be added in loan structure.
4. Subject to legal and technical clearance
5. Repayment from SBI, BANK A/C 4297
6. LTV should be restricted to 75% of COP or MV whichever is lower
7. CRE declaration to be collected in PNBHFL format.
8. 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 Aadhar matches with the customer in person
9. Aadhar to be verified through Digi Locker before disbursement
10. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
11. OCR clearance and Receipts to be documented
12. Positive Residence and Employment FI report to be documented before disbursement
13. All Applicant and co applicant digitally signed application form to be submitted before disbursement
14. Copy of ID card to be documented
15. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
16. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
17. Construction declaration to be taken
18. August 2026 months' salary slip and bank credit banking with FCU vetting to be documented before disbursement
19. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
20. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
21. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)



22. 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 avilment 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.
23. OCR clearance (if applicable) to be taken before disbursement.
24. Acknowledged Key Facts Statement to be taken.

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

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
RAMESHWAR SITARAM SALVE
RAJKANYA RAMESHWAR SALVE





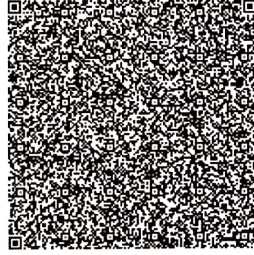
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 2821/13083/03363

To
रामेश्वर सिताराम साळवे
Rameshwar Sitaram Salve
Shivaji Nagar,
VTC: Sillod,
PO: Sillod,
Sub District: Sillod,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431112
Mobile: 9890924613

Signature Not Verified
Digitally signed by RS Unique
Identification Authority of India
06
Date: 2026.06.07 13:50:45
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 3641

VID : 9123 6364 5502 8651

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 11/08/2013



रामेश्वर सिताराम साळवे
Rameshwar Sitaram Salve
जन्म तारीख/DOB: 04/02/1990
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाईन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाईन 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 3641

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 ऑनलाईन 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.
- 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.
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- 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.



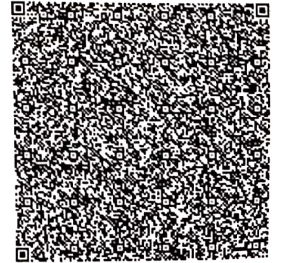
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 07/09/2026

पत्ता:
शिवजी नगर, सिल्लोड, सिल्लोड, औरंगाबाद,
महाराष्ट्र - 431112

Address:
Shivaji Nagar, Sillod, PO: Sillod, DIST: Aurangabad,
Maharashtra - 431112



XXXX XXXX 3641

VID : 9123 6364 5502 8651

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help@uidai.gov.in

www.uidai.gov.in

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Salve

OSV
Aleash Jadhav
Roshaycelhor
11/13/2026



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

RAMESHWAR SITARAM SALVE

SITARAM SALVE

04/02/1990

Permanent Account Number

HFXPS5812B

Signature

OSV
Alcosh Jaalhon
Rosh Jaalhon
PH 18657



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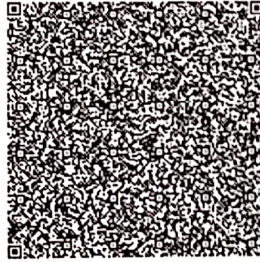
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नोंदणी क्रमांक:/ Enrolment No.: 2766/65130/01018

To
राजकन्या रामेश्वर साळवे
Rajkanya Rameshwar Salve
Near Baudhha Vihar,
Shivaji Nagar,
VTC: Sillod,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431112
Mobile: 9158241626

Signature Not Verified
Digitally signed by Rajkanya Rameshwar Salve
Date: 2026.09.11 14:37:50
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 7997

VID : 9152 1244 9552 5241

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 29/11/2011



राजकन्या रामेश्वर साळवे
Rajkanya Rameshwar Salve
जन्म तारीख/DOB: 12/12/1992
महिला/ FEMALE

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XXXX XXXX 7997

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Government of India



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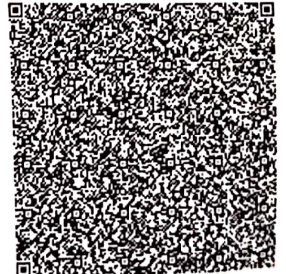
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 08/09/2026

पत्ता:
बौद्ध विहार जवळ, शिवाजी नगर, सिल्लोड, औरंगाबाद,
महाराष्ट्र - 431112

Address:
Near Baudhha Vihar, Shivaji Nagar, Sillod, DIST:
Aurangabad,
Maharashtra - 431112



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VID : 9152 1244 9552 5241

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help@uidai.gov.in

www.uidai.gov.in

OSV
Akash Jadhav
Akash Jadhav
9158241626

Cpkhast



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

SALVE RAJKNYA RAMESHAR

GANESH KHARAT

20/11/1992

Permanent Account Number

FMJPS2928M

Signature



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