

Branch Office: NASHIK
Applicant: Mr. Swapnil Kondaji Solase
Mr. Kondaji Shankar Solase

Date: 21-NOV-25
Ref No.: HOU/NSK/1125/1455669

Version No.: 3

Address: AT POST JANORI, DINDORI GAON RWAAI DINDORI, LAND MARK MARUTI MANDIR, NASHIK,
NASHIK, Nashik, MAHARASHTRA-422206, India
Email: swapnilsolase1999@gmail.com
Contact No. 7218649746

Dear Sir/Madam,

With reference to your loan application dated 19-11-2025, 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 10,00,000.00 (INR Ten Lakhs only)
	Insurance Premium	INR 40,000.00 (INR Forty Thousand only)
	Total Loan Amount	INR 10,40,000.00 (INR Ten Lakhs Forty Thousand only)
3.	Repayment Term	240 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 9,026.00 (INR Nine Thousand Twenty-Six only)
8.	Processing fees receivable:	INR 5,900.00 (INR Five Thousand Nine Hundred only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Flat No 10, 2nd Floor, Plot No 15, S No 2642/1, Radhakisan Park, Saykheda Phata, Ozar, Nashik, Maharashtra, India-422006
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

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

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.

0. Subject to Legal & Technical Clearance

0. Property to be registered in name of Applicant name only

0. Repayment from Applicant salary account with SBI A/c no *015.

0. LTV to be restricted as per PNBHFL policy norms.

11. Autogenerated-Identity & Address proof of the seller of the property required

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

16. Property being offered as collateral needs to be insured for the tenure of the loan

18. Acknowledged Key Facts Statement to be taken.

20. PMAY Application form to be submitted before/at the time of disbursement. Customer declaration required if customer does not want to apply.

22. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

23. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of loan.

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: PRAFULL JADHAV

Landline No: 0253

Relationship Manager: HEMANT S MADHE-9175189889

Page 1 of 2

Signature





आयकर विभाग

INCOME TAX DEPARTMENT

SOLASE KONDAJI RAMCHNDRA

RAMCHNDRA SHANKAR SOLASE

02/06/1970

Permanent Account Number

FQIPS2468P

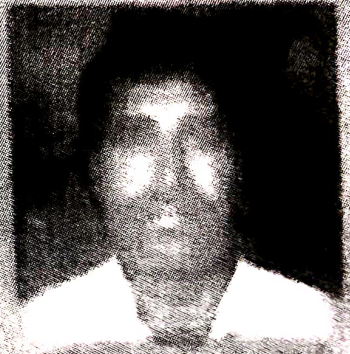
Handwritten signature

Signature

भारत सरकार

GOVT. OF INDIA

20 NOV 1970



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

ई-स्थायी लेखा संख्या कार्ड

E - Permanent Account Number Card

PWCPS7769P



नाम / Name

SWAPNIL KONDAJI SOLASE

पिता का नाम / Father's Name

KONDAJI RAMCHANDRA SOLASE

जन्म की तारीख / Date of Birth

31/05/1999

Solase



PAN Application Digitally Signed, Card Not
Valid Unless Physically Signed

OVSP PH14641

Amol Shenagekar

Solase

Scanned with eScan Scanner



Transaction Successful

07:05 pm on 19 Jan 2026

Paid to



THINKBIGZ
INITIATIVE PVT LTD

₹10,120

9892834356
-2@okbizaxis



Transfer Details



Transaction ID

T2601191905116685110498

Debited from



XXXXXX5015

₹10,120

UTR: 307059734853

Powered by



AXIS BANK