

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AIZPK8580A

नाम/ Name

CHANDRASHEKHAR GURUDAS KAMTAM

पिता का नाम/ Father's Name

GURUDAS LINGAYYA KAMTAM

जन्म की तारीख / Date of Birth

19/04/1977

Kamtam C.S.

हस्ताक्षर/ Signature



24092017



Branch Office: SOLAPUR
Applicant: CHANDRASHEKAR GURUDAS KAMTAM
LATA CHANDRASHEKAR KAMTAM

Date: 15-Sep-2026
Ref No.: NHL/SOL/0926/5215011

Guarantor: N/A
Address: 906, NEW PACCHA PETH, ASHOK CHOWK, SOLAPUR, Solapur, MAHARASHTRA, 413006, Solapur, India
Email: chandrashekharkamtam@gmail.com

Version No.: 4
Contact No. 9370422424

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	Non Housing Loan, Business Purpose
2. Loan Amount	INR 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 120000 (INR One Lakh Twenty Thousand Only)
Total Loan Amount	INR 3120000 (INR Thirty One Lakh Twenty 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% -3.40% = 9.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 29594 (INR Twenty Nine Thousand Five Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 68441.18 (INR Sixty Eight Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	., PLOT NO 35, ., HOUSE NO 906A, CS NO 10389/A/63 FINAL, ., SOLAPUR, NEW PACCHA PETH, Solapur, NORTH SOLAPUR, 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. Resi Cum Office declaration to be taken
2. Contract letter / agreement copy to be documented with before disbursement
3. End use letter to be documented
4. CRE declaration to be collected in PNBHFL format.
5. 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
6. Aadhar to be verified with Digi Locker before disbursement
7. Positive Residence FI report to be documented before disbursement
8. LTV to be restricted to 50% of MV
9. Ownership of property is to be with main applicant or jointly with co-applicant
10. All property owners to be added in loan structure.
11. Subject to legal and technical clearance
12. Repayment from Canara bank ac no ***1816
13. PSL declaration as per PNBHFL format to be held on record.
14. Acknowledged Key Facts Statement to be taken.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. End Use letter to be documented from applicant

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).



Transaction Successful

08:31 pm on 17 Sept 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹26,160

9892834356-2@okbizaxis



Transfer Details



Message

Equitable Mortgage Charges PNB

PhonePe Transaction ID

T2609172031271636686845

Debited from



XX1816

₹26,160

UTR: 699459466400

Powered by

