

Branch Office: SOLAPUR
Applicant: MAKARAND MANOHAR KADGAONKAR
SHUBHADA KADGAONKAR
SHUBHAM MAKARAND KADGAONKAR

Date: 19-Aug-2026
Ref No.: HOU/SOL/0826/5201273

Guarantor: N/A
Address: 5B SUNDAR NAGAR, NEAR BANEGAR PLAZA, VIJAPUR ROAD INDIRANAGAR SOLAPUR, ., Solapur, MAHARASHTRA, 413004, Solapur, India
Email: kadgaonkar.m@gmail.com
Version No.: 6
Contact No. 8087432478

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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 1700000 (INR Seventeen Lakh Only)
Insurance Premium	INR 51000 (INR Fifty One Thousand Only)
Total Loan Amount	INR 1751000 (INR Seventeen Lakh Fifty One Thousand Only)
3. Repayment Term	168 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17759 (INR Seventeen Thousand Seven Hundred and Fifty Nine Only)
8. Processing fees receivable:	INR 16001.00 (INR Sixteen Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 804 8TH FLOOR, PLOT NO 8, ., S NO 32/A3/A2, BALAJI HEIGHTS, SOLAPUR, NEHARU NAGAR, Solapur, NEHARU NAGAR, Solapur, MAHARASHTRA, India, 413004
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. FCU to be sampled if employment FI is negative/employment FI to be positive
3. Subject to legal and technical clearance
4. Repayment from SBI Bank ac no ***115
5. LTV should be restricted to 90% of COP or MV whichever is lower
6. CRE declaration to be collected in PNBHFL format
7. 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 Aadhaar matches with the customer in person
8. Aadhar to be verified through Digi Locker before disbursement
9. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
10. Ownership of property is to be with main applicant or jointly with Co applicant only
11. Positive Residence and Employment FI report to be documented before disbursement
12. All Applicant and co applicant digitally signed application form to be submitted before disbursement
13. Copy of ID card to be documented
14. OCR receipts and bank clearance to be documented
15. All property owners to be added in loan structure.
16. Acknowledged Key Facts Statement to be taken.
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. 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

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)

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