

Branch Office: SOLAPUR  
Applicant: ANAND BAGMAR  
SONAL ANAND BAGMAR

Date: 30-Aug-2026  
Ref No.: HOU/SOL/0726/5179572

Guarantor: N/A  
Address: FLNO 05 2ND FLOOR SHARDDHAEMPIER, 26 RLY LINE SOLAPUR, SOLAPUR, ., Solapur, MAHARASHTRA, 413003, Solapur, India  
Email: aabagmar@gmail.com  
Version No.: 12  
Contact No. 9822209521

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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 28300000 (INR Two Crore Eighty Three Lakh Only)                                                                   |
| Insurance Premium                       | INR 700000 (INR Seven Lakh Only)                                                                                      |
| Total Loan Amount                       | INR 29000000 (INR Two Crore Ninety Lakh Only)                                                                         |
| 3. Repayment Term                       | 192 Months                                                                                                            |
| 4. Rate of Interest Scheme              | Floating                                                                                                              |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                      |
| 6. Applicable Rate of Interest *        | 13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement                                     |
| 7. Equated Monthly Instalment ("EMI") * | INR 269933 (INR Two Lakh Sixty Nine Thousand Nine Hundred and Thirty Three Only)                                      |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                              |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                 |
| 10. Security                            | .. .., CST NO 8391/5/19 M H 201203, ., SOLAPUR, RAILWAY LINES, Solapur, VIP ROAD, Solapur, MAHARASHTRA, India, 413001 |
| 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. LTV need to be restricted 75% on COP or MV Whichever is lower
2. Closure / Loan Cancellation proof or confirmation of OD facility availed from Saraswat co op bank to be documented before disbursement
3. Applicant HL Loan of Rs. 24205000/-, Closure proof to be documented before disbursement
4. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
5. Hospital registration renewed certificate to be documented before disbursement
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 Adhaar matches with the customer in person
8. Aadhar to be verified with Digi Locker before disbursement
9. Resale Purchase case: Seller KYC, Banking details and CIBIL Report to be documented before disbursement.
10. Resale Purchase Case: Positive Seller FI and FCU report to be documented before disbursement
11. OCR through bank only
12. Positive Residence FI or FTE visit report to be documented before disbursement
13. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
14. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
15. Construction declaration to be taken before disbursement
16. Approved plan and estimate to be duly vatted by TSG team before self-construction disbursement
17. Applicant Auto Loan of Rs. 500000/- and Rs. 1999000/- Closure proof to be documented before disbursement
18. Applicant PL Loan of Rs. 66000/-, Rs. 200000/-, Rs. 270000/-, Rs. 83811/-, and Rs. 216569/- Closure proof to be documented before disbursement
19. Applicant car Loan of Rs. 550000/- Closure proof to be documented before disbursement

20. All Seller verifications to be done as per PNBHFL Policy
21. Ownership of property is to be with main applicant or jointly with co-applicant
22. All property owners to be added in loan structure.
23. Subject to legal and technical clearance
24. Repayment from Au Small Finance Bank ac no \*\*\*5319
25. OCR clearance (if applicable) to be taken before disbursement.
26. Acknowledged Key Facts Statement to be taken.
27. Property being offered as collateral needs to be insured for the tenure of the 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](http://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)**

ANAND BAGMAR

SONAL ANAND BAGMAR