

Branch Office: SOLAPUR
Applicant: SANTOSH PANDITRAO WAGHMARE
SANJANA SANTOSHRAO WAGHMARE

Date: 31-Aug-2026
Ref No.: HOU/SOL/0826/5208634

Guarantor: N/A
Address: HOUSE NO 13/7, NEW SANTOSH NAGAR, KONARK NAGAR SOLAPUR, ., Solapur, MAHARASHTRA, 413004,
Solapur, India
Email: santoshgsw11@gmail.com

Version No.: 5
Contact No. 9503113886

Dear Sir/Madam,

With reference to your loan application dated 27-08-2026, 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 4300000 (INR Forty Three Lakh Only)
Insurance Premium	INR 86000 (INR Eighty Six Thousand Only)
Total Loan Amount	INR 4386000 (INR Forty Three Lakh Eighty Six 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% - 5.15% = 8.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 41915 (INR Forty One Thousand Nine Hundred and Fifteen Only)
8. Processing fees receivable:	INR 42001.00 (INR Forty Two Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat no 302, Floor 3rd floor, Block Wing. A, Project Crown Residency, SR NO 8351, 1 A WING A AND B, Railway lines solapur, 413002, Solapur, Solapur, MAHARASHTRA, India, 413002
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. LTV to be restricted 80 % of COP or MV whichever is lower
3. OCR Receipts and Bank clearance to be documented
4. Positive Residence and Employment FI report to be documented before disbursement
5. All Applicant and co applicant digitally signed application form to be submitted before disbursement
6. Copy of ID Card to be documented
7. Ownership of property is to be with main applicant or jointly with Co applicant only
8. All property owners to be added in loan structure.
9. Subject to legal and technical clearance
10. Repayment from BOI Bank ac no ***3690
11. 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
12. Aadhar to be verified through Digi Locker before disbursement
13. Builder Purchase Case: Builder NOC and Demand Letter with Positive FCU report to be documented before disbursement
14. Property being offered as collateral needs to be insured for the tenure of the loan
15. Acknowledged Key Facts Statement to be taken.
16. OCR clearance (if applicable) to be taken before disbursement.
17. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on







Thinkbigz Initiative ...

9892834356-2@okbizaxis

₹29,958

Twenty Nine Thousand Nine Hundred
Fifty Eight Rupees

Paid Successfully 

..... From

Santosh Panditrao Waghmare

 Bank Of India - 3690

19 Sep, 09:08 PM | Ref No: 6262 96...



भारत सरकार

Government of India



संतोष पंडीतराव वाघमारे

Santosh Panditrao Waghmare

जन्म तारीख/DOB: 01/07/1974

पुरुष/ MALE



4959 2290 4290

VID : 9149 0405 4252 4667

माझे आधार, माझी ओळख

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भारतीय विशिष्ट ओळख प्राधिकरण

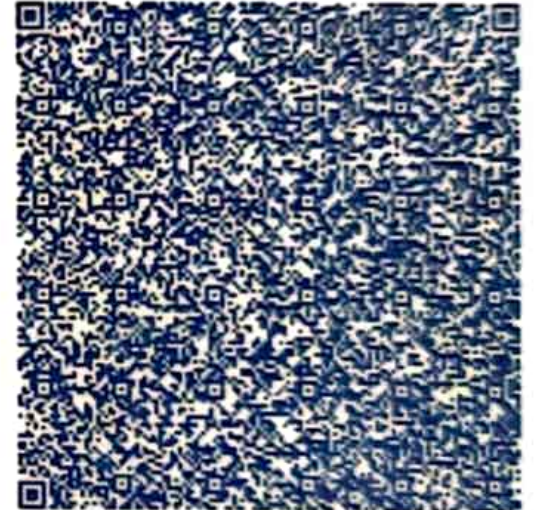
Unique Identification Authority of India

पत्ता:

S/O: पंडीतराव वाघमारे, नया रेल्वे स्टेशन, रेल्वे कालोनी,
लातूर, लातूर,
महाराष्ट्र - 413512

Address:

S/O: Panditrao Waghmare, New Railway
Station, Railway colony, Latur, Latur,
Maharashtra - 413512



4959 2290 4290

VID : 9149 0405 4252 4667



help@uidai.gov.in

www

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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AATPW6605N



नाम / Name

WAGHMARE SANTOSH PANDITRAO

पिता का नाम / Father's Name

PANDITRAO WAGHMARE

जन्म की तारीख / Date of Birth

01/07/1974

हस्ताक्षर / Signature



31072017



भारत सरकार
GOVERNMENT OF INDIA



संजना संतोषराव वाघमारे

Sanjana Santoshrao Waghmare

जन्म तारीख/DOB:14/09/1980

महिला Female



5527 4096 9958

आधार - सामान्य माणसाचा अधिकार

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भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता:

पतीचे नांव: संतोषराव

वाघमारे, न्यू रेल्वे स्टेशन

रेल्वे स्टेशन, लातूर, लातूर,

लातूर

महाराष्ट्र, 413512

Address:

W/O: Santoshrao Waghmare,
New Railway Satation Railway
Satation, Latur, Latur, Latur
Maharashtra, 413512

5527 4096 9958

Aadhaar - Aam Aadmi ka Adhikar

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AESPW4070J

नाम/ Name

SANJANA SANTOSHRAO WAGHMARE

पिता का नाम/ Father's Name

BALASAHEB DAMODHAR PATKI

जन्म की तारीख/ Date of Birth

14/09/1980

S. S. Waghmare

हस्ताक्षर/ Signature



15072017