

Branch Office: SOLAPUR
Applicant: PRAVIN NARAYAN AMBAT
VAISHNAVI PRAVIN AMBAT

Date: 07-Oct-2026
Ref No.: HOU/SOL/1026/5236318

Guarantor: N/A
Address: 11 ZURALE VASTI, SHELGI, SHELGI, ., Solapur, MAHARASHTRA, 413006, Solapur, India
Email: pravin.ambat@bny.com
Version No.: 4
Contact No. 7387773890

Dear Sir/Madam,

With reference to your loan application dated 05-10-2026, 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 1386000 (INR Thirteen Lakh Eighty Six Thousand Only)
Insurance Premium	INR 41580 (INR Forty One Thousand Five Hundred Eighty Only)
Total Loan Amount	INR 1427580 (INR Fourteen Lakh Twenty Seven Thousand Five Hundred Eighty 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14058 (INR Fourteen Thousand Fifty Eight Only)
8. Processing fees receivable:	INR 4218.50 (INR Four Thousand Two Hundred and Eighteen Rupees And Fifty Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	.. Plot No 29, ., New Gat No 144/2/3/b/1/4/1, ., Rebba Premium C wing, SOLAPUR, Kasbe Solapur, Solapur, Kasbe 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. Construction declaration to be taken
2. All Applicant and co applicant digitally signed application form to be submitted before disbursement
3. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
4. Plot Purchase Case: Plot FTE visit report to be documented before disbursement
5. Ownership of property is to be with main applicant or jointly with Co applicant only
6. All property owners to be added in loan structure.
7. • Subject to legal and technical clearance
8. Repayment from ICICI, BANK A/C 1267
9. LTV should be restricted to 75% of COP or MV whichever is lower
10. CRE declaration to be collected in PNBHFL format.
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 Adhaar matches with the customer in person
12. Aadhar to be verified through Digi Locker before disbursement
13. • Builder Purchase Case: Builder NOC, demand letter with Positive RCU report to be documented before disbursement
14. OCR receipts and bank clearance to be taken
15. Positive Residence and Employment FI report to be documented before disbursement
16. OCR clearance (if applicable) to be taken before disbursement.
17. Acknowledged Key Facts Statement to be taken.
18. 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the



भारत सरकार
Government of India



प्रविण नारायण आंबट

Pravin Narayan Ambat

जन्म तारीख/DOB: 05/09/1994

पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाइन XML)

Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

XXXX XXXX 7322

माझे आधार माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 05/10/2026

पत्ता:
S/O नारायण, ११ झुरळे वस्ती शेळगी, सोलापुर, सोलापुर,
महाराष्ट्र - 413006

Address:
S/O Narayan, 11 zurale vasti Shelgi, solapur, DIST:
Solapur,
Maharashtra - 413006



XXXX XXXX 7322

VID : 9147 9405 1095 6155

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help@uidai.gov.in

www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT
AMBAT PRAVIN NARAYAN



सत्यमेव जयते

भारत सरकार
GOVT. OF INDIA

NARAYAN RAJRAM AMBAT

05/09/1994

Permanent Account Number

BWDPA6979A

P.N. Ambat

Signature



18072016



14 Oct 2026, 7:29 pm



ICICI Bank 1267



Payment of ₹13,224 completed

Receiver's bank has confirmed deposit of money to THINKBIGZ INITIATIVE PRIVATE LIMITED's bank account

UPI transaction ID

628769358780

To: THINKBIGZ INITIATIVE PRIVATE LIMITED

....356m@pnb

From: PRAVIN NARAYAN AMBAT (ICICI Bank)

....rs-2@okicici on Google Pay

Google transaction ID

CICAgPi2uZmZbQ