

Branch Office: SOLAPUR
Applicant: GAJANAN SWAMI
DEEPIKA GAJANAN SWAMI

Date: 17-Sep-2026
Ref No.: HOU/SOL/0826/5209354

Guarantor: N/A
Address: GHAR NO 170/171, MALLIKARJUN NAGAR AKKALKOT ROAD SOLAPUR, SOLAPUR, .. Solapur, MAHARASHTRA, 413001, Solapur, India
Email: gajananswami1542@gmail.com
Version No.: 5
Contact No. 7385827399

Dear Sir/Madam,

With reference to your loan application dated 29-08-2026, 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 3100000 (INR Thirty One Lakh Only)
Insurance Premium	INR 93000 (INR Ninety Three Thousand Only)
Total Loan Amount	INR 3193000 (INR Thirty One Lakh Ninety Three 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% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 31256 (INR Thirty One Thousand Two Hundred and Fifty Six Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	.. Plot No.212/15, .. 146/2B, 146/1B1, 146/2A/1, 146/2A/2, Survey No. 145/2A, 145/2B/2B/2 Part, .. SOLAPUR, Manidhari Kasabe, Solapur, Akkolkot Road, Solapur, MAHARASHTRA, India, 413006
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

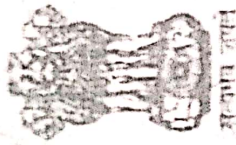
*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Ownership of property is to be with main applicant or jointly with Co applicant only
2. All property owners to be added in loan structure.
3. Subject to legal and technical clearance
4. Repayment from Axis, BANK A/C 1198
5. LTV should be restricted to 75% 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 Adhaar 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. OCR clearance and Receipts to be documented
11. Positive Residence and Employment FI / FTE 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. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
15. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
16. Construction declaration to be taken
17. 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



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



नाम / Name

GAJANAN MAHADEV SWAMI

पिता का नाम / Father's Name
MAHADEV SWAMI

जन्म की तारीख /
Date of Birth
04/06/1984

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BXHPS1394G



हस्ताक्षर / Signature

11042023

11/06/2023
Gajanan Mahadev Swami



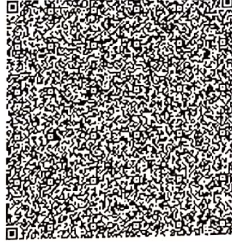
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Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉंदणी क्रमांक/ Enrolment No.: 0854/25028/01789

To
गजानन स्वामी
Gajanan Swami
S/O Mahadev,
police adhkshak karyalay solapur gramin,
near jilha parishad,
VTC: solapur,
PO: Zilla Nayalaya Solapur,
District: Solapur,
State: Maharashtra,
PIN Code: 413003
Mobile: 7385827399

Signature Not Verified
Digitally signed by S Unique
Identification Authority of India
06
Date: 2026.08.29 18:15:28
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 5926

VID : 9181 4404 6743 1352

माझे आधार, माझी ओळख



भारत सरकार
Government of India



गजानन स्वामी
Gajanan Swami
जन्म तारीख/DOB: 04/06/1984
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 5926

माझे आधार, माझी ओळख

Aadhaar no. issued: 05/03/2012



सत्यमेव जयते
Government of India



माहिती / INFORMATION

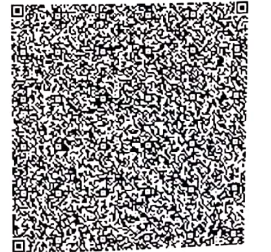
- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
S/O महादेव, पोळीचे अधीक्षक कार्यालय सोलापूर ग्रामीण,
जिल्हा परिषद जवळ, सोलापूर, जिल्हा न्यायालय सोलापूर,
सोलापूर,
महाराष्ट्र - 413003
Address:
S/O Mahadev, police adhkshak karyalay solapur
gramin, near jilha parishad, solapur, PO: Zilla
Nayalaya Solapur, DIST: Solapur,
Maharashtra - 413003



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VID : 9181 4404 6743 1352

1947

help@uidai.gov.in

www.uidai.gov.in

A [Signature]

CSV
Alcosh Jadhav
Rashyadhav
PM13657



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