

Branch Office: KOLHAPUR
Applicant: Mr. Sunil Bajirao Magdum
Mrs. Sima Sunil Magadum

Date: 31-MAY-24
Ref No.: HOU/KOP/0524/1256911

Version No.: 3

Address: ROOM NO 111 C WING, MAHATMA PHULE SAPDAN, S B POWAR MARG MUMBAI, CURRY ROAD
MUMBAI, Mumbai, MAHARASHTRA-400013, India

Email: magdumsunil1105@gmail.com

Contact No. 8805121413

Dear Sir/Madam,

With reference to your loan application dated 10-05-2024, 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 29,15,000.00 (INR Twenty-Nine Lakhs Fifteen Thousand only)
	Insurance Premium	INR 1,45,000.00 (INR One Lakh Forty-Five Thousand only)
	Total Loan Amount	INR 30,60,000.00 (INR Thirty Lakhs Sixty Thousand only)
3.	Repayment Term	360 Months
4.	Rate of Interest Scheme	Floating
5.	PNBHFR *	13.05% per annum
6.	Applicable Rate of Interest *	13.05% -4.25% = 8.80% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 24,183.00 (INR Twenty-Four Thousand One Hundred Eighty-Three only)
8.	Processing fees receivable:	INR 27,789.00 (INR Twenty-Seven Thousand Seven Hundred Eighty-Nine only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	R S NO 23, HISSA NO 4/A, PLOT NO 1, MOUJE KALAMBA TARF THANE, KARVEER, KOLHAPUR, Kolhapur, Kolhapur, Maharashtra, India-416007
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Additional Interest on delayed payment	24% p.a. for delayed payment

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

SPECIAL CONDITIONS:

- The offer is subject to satisfactory legal and technical clearance of the property.
 - Kunabi Bank Guarantor loan proof to be documented
 - Society loan o/s 6.90 lakhs and EMI 13k to be closed before disb.
 - M/s Builder Biryani financial to be documented
 - LTV to be restricted as per PNBHFL policy norms
 - HDFC Auto loan 2.78 lakhs and HDFC PL 1.65 lakhs loan to be closed before disb
 - BBH recommendation to be documented
 - Source of funds for closure of live loans and OCR to be documented
 - Property to be name on both applicant and co-applicant
 - Kotak Bank Credit card o/s 2.21 lacs to be closed before disb.
 - Applicant office ID card to be documented
 - Repayment to be taken from Indian Post bank a/c no 2911
 - Autogenerated-Identity & Address proof of the seller of the property required
 - OCR clearance (if applicable) to be taken before disbursement.
 - 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.
 - Application Form and KYCs to be signed by co-applicant.
 - Property being offered as collateral needs to be insured for the tenure of the loan
 - Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- You are requested to contact your Customer Service Manager or relationship manager at the address given below to complete the necessary formalities and execution of documents for disbursement of 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).

[Signature]

[Signature]

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

ARPPM5817M

नाम / Name

MAGDUM SUNIL BAJIRAO

पिता का नाम / Father's Name

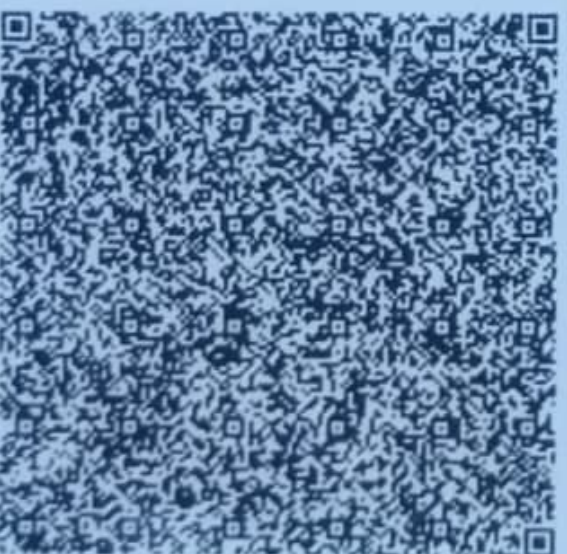
BAJIRAO DADU MAGDUM

जन्म की तारीख /

Date of Birth

23/01/1989

हस्ताक्षर / Signature



09062023



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

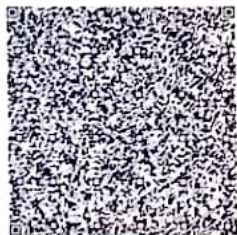
नॉदणी क्रमांक / Enrollment No.: 0000/00623/69241

To
सुनिल बाजीराव मगदूम
Sunil Bajirao Magdum
Room no 111 C wing Mahatma Phule Sapdan,
S B Pawar Marg,
Mumbai,
Curry Road,
VTC: Mumbai, PO: Delisle Road,
District: Mumbai City,
State: Maharashtra,
PIN Code: 400013,
Mobile: 8805121413

80258202



KC802582022FL



आपला आधार क्रमांक / Your Aadhaar No. :

4155 9379 6000

माझे आधार, माझी ओळख



भारत सरकार
Government of India



सुनिल बाजीराव मगदूम

Sunil Bajirao Magdum

जन्म तारीख / DOB: 23/01/1989

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).

4155 9379 6000

माझे आधार, माझी ओळख

आयकर विभाग
INCOME TAX DEPARTMENT

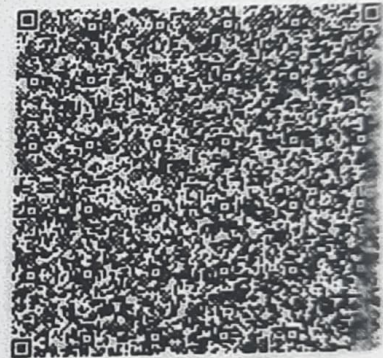


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

JDZPM7686H



नाम / Name
SIMA SUNIL MAGADUM

पिता का नाम / Father's Name
SARDAR VITHU PATIL

जन्म की तारीख /
Date of Birth
16/01/1989

04052024

PAN Application Digitally Signed, Card Not
Valid unless Physically Signed



भारत सरकार
GOVERNMENT OF INDIA



सीमा सुनील मगदूम

Sima Sunil Magadum

पती : सुनील बाजीराव मगदूम

Husband : Sunil Bajirao
Magadum

जन्म वर्ष / Year of Birth : 1989

स्त्री / Female



6840 9740 7860

आधार — सामान्य माणसाचा अधिकार



भारतीय विशिष्ट ओळख प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता W/O: सुनील मगदूम, मगदूम गल्ली,
दोनवाडे, दोनवाडे, बलींगे, कोल्हापूर,
करवीर, महाराष्ट्र, 416010

Address: W/O: Sunil Magadum,
magadum galli, donawade,
Donwade, Balinge, Kolhapur,
Karvir, Maharashtra, 416010



1947
1800 180 1947



help@uidai.gov.in

WWW

www.uidai.gov.in

P.O. Box No. 1947,
Bengaluru-560 001



