

Branch Office: SOLAPUR
Applicant: SUMEET VIJAY SINGAM
SINGAM VANDANA VIJAY

Date: 26-Aug-2026
Ref No.: HOU/SOL/0826/5204375

Guarantor: N/A
Address: FLAT NO. 18 KHUSHI RESIDENCY APPT.,, NEW PACHA PETH SOLAPUR,, THORAT HOSPITAL,, SOLAPUR,
Solapur, MAHARASHTRA, 413006, Solapur, India
Email: singamsumeet@gmail.com
Version No.: 6
Contact No. 7768965231

Dear Sir/Madam,

With reference to your loan application dated 21-08-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 3090000 (INR Thirty Lakh Ninety Thousand Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23215 (INR Twenty Three Thousand Two Hundred and Fifteen 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	FLAT NO 31 6TH FLOOR, ., ., New Survey No. 164/1A/1/7/1, NEW S NO 164/1A/1/7/1, Margu Tower, Old Survey No. 173, SOLAPUR, KASABE, Solapur, AKKALKOT RAOD, 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 HDFC Bank ac no ***7971
5. LTV to be restricted 80 % of COP or MV whichever is lower
6. 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
7. Aadhar to be verified through Digi Locker before disbursement
8. Builder Purchase Case: Builder NOC and Demand Letter with Positive FCU report to be documented before disbursement
9. OCR Receipts and Bank clearance to be documented
10. Positive Residence and Employment FI report to be documented before disbursement
11. All Applicant and co applicant digitally signed application form to be submitted before disbursement
12. Co Applicant TW Loan of Rs. 102192 /- with current POS. 53010 /- availed on 28-06-2025, EMI Debit banking to be documented before disbursement
13. Co Applicant Business Loan of Rs. 50000/- with current POS. 47688/- availed on 22-06-2026, EMI Debit banking to be documented before disbursement
14. Co Applicant Business Loan of Rs. 50000/- with current POS. 34675/- availed on 15-11-2025, EMI Debit banking to be documented before disbursement
15. Applicant Brother Income proof to be documented
16. Copy of ID Card to be documented
17. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

18. OCR clearance (if applicable) to be taken before disbursement.
19. Property being offered as collateral needs to be insured for the tenure of the loan
20. Acknowledged Key Facts Statement to be taken.

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).

*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)

SUMEET VIJAY SINGAM

SINGAM VANDANA VIJAY