

Branch Office: SOLAPUR  
Applicant: ASHOK TIRUPATI KAIRAMKONDA  
KAVITA KAIRAMKONDA

Date: 09-Sep-2026  
Ref No.: HOU/SOL/0926/5213718

Guarantor: N/A  
Address: NEAR SADUL PUMP,, PLOT NO 85 ARYA NAGAR,, AKKALKOT ROAD MIDC SOLAPUR, SOLAPUR, Solapur,  
MAHARASHTRA, 413006, Solapur, India  
Email: k.ashok2310@gmail.com  
Version No.: 4  
Contact No. 9922791244

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 3415000 (INR Thirty Four Lakh Fifteen Thousand Only)                                                                                         |
| Insurance Premium                       | INR 102500 (INR One Lakh Two Thousand Five Hundred Only)                                                                                         |
| Total Loan Amount                       | INR 3517500 (INR Thirty Five Lakh Seventeen Thousand Five Hundred 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 34639 (INR Thirty Four Thousand Six Hundred and Thirty Nine Only)                                                                            |
| 8. Processing fees receivable:          | INR 8898.38 ( INR Eight Thousand Eight Hundred and Ninety Eight Rupees And Thirty Eight Paise Only)                                              |
| 9. Sanction letter validity             | 45 days, from the date of this letter                                                                                                            |
| 10. Security                            | ., PLOT NO 85, ., OLD NO S NO 168/A1/E2, NEW S NO 158/A1/E2, ., SOLAPUR, ARYA NAGAR, 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. Top up Lan to be created before disbursement
2. Positive Residence FI report to be documented before disbursement
3. All BT Formalities to be completed as per PNBHFL Policy
4. BT Case: Original LOD and FC letter to be documented from BT bank before disbursement
5. Applicant HL Loan of Rs. 3700000/- with current POS. 3412885/- availed on '27-10-2020, to be closed from proposed loan amount
6. Applicant Property loan of Rs. 1045000/- with current POS. 965204/- availed on '20-05-2023, to be closed form top up loan amount
7. Combined LTV to be restricted to 75% of MV
8. Ownership of property is to be with main applicant or jointly with co-applicant
9. All property owners to be added in loan structure.
10. Subject to legal and technical clearance
11. Repayment from BOI bank ac no \*\*\*0734
12. CRE declaration to be collected in PNBHFL format.
13. 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
14. Aadhar to be verified with Digi Locker before disbursement
15. Foreclosure letter & List of Documents from the lender bank to be held on record
16. Property being offered as collateral needs to be insured for the tenure of the loan
17. Acknowledged Key Facts Statement to be taken.
18. Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
19. 1. 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 date of first disbursement. 2. Disbursement



## भारत सरकार Government of India

### भारतीय विशिष्ट पहचान प्राधिकरण Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 2821/41097/01751

To

अशोक तिरुपती कैरमकोंडा

Ashok Tirupati Kairamkonda

C/O: Tirupati,

Near Sadul Pump,

Plot No 85 Arya Nagar,

VTC: Solapur South,

PO: Midc Solapur,

Sub District: Solapur South,

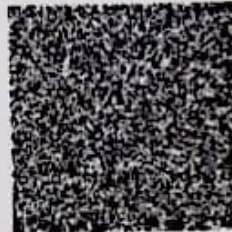
District: Solapur,

State: Maharashtra,

PIN Code: 413006

Mobile: 9922791244

Signature Not Verified  
Digitally signed by Ashok Tirupati Kairamkonda  
DN: cn=Ashok Tirupati Kairamkonda, o=Unique  
Identification Authority of India, email=ashok.tirupati.kairamkonda@uidai.gov.in, c=IN



आपका आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 3128

VID : 9127 9597 4902 7807

मेरा आधार, मेरी पहचान



भारत सरकार  
Government of India



Aadhaar No. Issued: 18/10/2011



अशोक तिरुपती कैरमकोंडा

Ashok Tirupati Kairamkonda

जन्म तिथि/DOB: 23/10/1983

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।  
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/  
ऑनलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।

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 3128

मेरा आधार, मेरी पहचान



Government of India



## सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पर को यूआईडीएआई द्वारा निवृत्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या [www.uidai.gov.in](http://www.uidai.gov.in) पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट करना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- 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](http://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.



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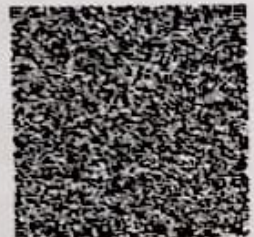


पता:

द्वारा: तिरुपती, सादल पंप जवळ, प्लॉट नं 85 आर्य नगर,  
सोलापूर साउथ, एमईसीसी सोलापूर, सोलापूर,  
महाराष्ट्र - 413006

Address:

C/O: Tirupati, Near Sadul Pump, Plot No 85 Arya  
Nagar, Solapur South, PO: Midc Solapur, DIST:  
Solapur,  
Maharashtra - 413006



XXXX XXXX 3128

VID : 9127 9597 4902 7807

1947

help@uidai.gov.in

[www.uidai.gov.in](http://www.uidai.gov.in)

**आयकर विभाग**

**INCOME TAX DEPARTMENT**



**भारत सरकार**

**GOVT. OF INDIA**

**KAIRAMKONDA ASHOK TIRUPATI**

**TIRUPATI SAYANNA KAIRAMKONDA**

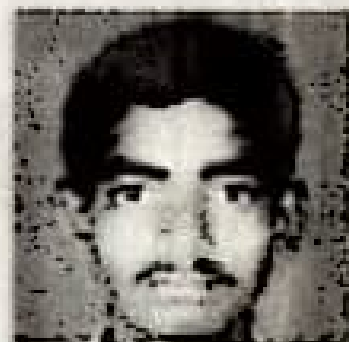
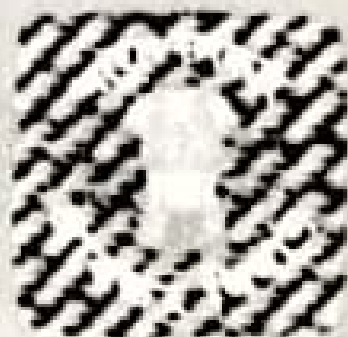
**23/10/1983**

**Permanent Account Number**

**ASIPK7862Q**



**Signature**



**05102006**



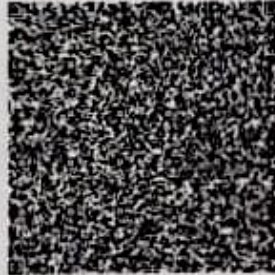
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Government of India

भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India

नौदणी क्रमांक / Enrolment No.: 0654/07783/00599

To  
कविता कैरमकुंडा  
Kavita Kairamkunda  
Flat No 203 Mhada Shivaji Nagar Saat rasta Solapur,  
VTC: Solapur North,  
PO: Solapur,  
Sub District: Solapur North,  
District: Solapur,  
State: Maharashtra,  
PIN Code: 413001  
Mobile: 8975488950

Signature Not Verified  
Digitally signed by Kavita Kairamkunda  
DN: cn=Kavita Kairamkunda, o=Unique Identification Authority of India  
Date: 2020.06.11 11:20:06  
+05'30'



आपला आधार क्रमांक / Your Aadhaar No. :  
XXXX XXXX 2154  
VID : 9138 0209 0867 3930

माझे आधार, माझी ओळख



भारत सरकार  
Government of India



Aadhaar no. issued: 17/06/2011



कविता कैरमकुंडा  
Kavita Kairamkunda  
जन्म तारीख/DOB: 16/05/1990  
महिला/FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही.  
हो कडक पडताळणीसाठी वापरला जाई. ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग (ऑनलाइन 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 2154

माझे आधार, माझी ओळख



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](http://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 नौदणीच्या 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.
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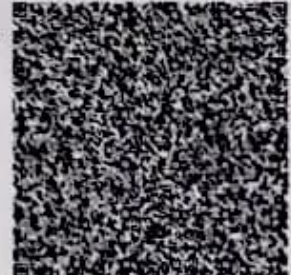


भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India



Details as on: 04/09/2025

पत्ता:  
फ्लॅट नं 203 महाद शिवाजी नगर सात रस्ता सोलापूर, सोलापूर  
नॉर्थ, सोलापूर, महाराष्ट्र - 413001  
Address:  
Flat No 203 Mhada Shivaji Nagar Saat rasta Solapur,  
Solapur North, PO: Solapur, DIST: Solapur,  
Maharashtra - 413001



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आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KAIRAMKONDA KAVITA ASHOK

RAJESHAM RAJIRU ARKAL

16/05/1990

Permanent Account Number

BSDPK6218C

Signature



11062010







Transaction Successful

07:13 pm on 28 Sept 2026

## Paid to



THINKBIGZ INITIATIVE  
PRIVATE LIMITED

9892834356m@pnb

₹27,353



Transfer Details



PhonePe Transaction ID

T2609281913456105323664

Debited from



356187XXXXXXXXXX12

₹27,353

UTR: 144240196998

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