

Branch Office: KOLHAPUR
Applicant: RAJASHREE RAMESH KALEKAR
PRATHAMESH RAMESH KALEKAR

Date: 28-Jul-2026
Ref No.: HOU/KOP/0626/5144239

Guarantor: N/A
Address: R.S. NO 55/1, PLOT NO 6, BHAIKAVANTH GALLI PACHGAON, PACHGAON KARVIR KOLHAPUR, ..
Kolhapur, MAHARASHTRA, 416013, Kolhapur, India
Email: rajashreekalekar0502@gmail.com
Version No.: 4
Contact No. 7385787220

Dear Sir/Madam,

With reference to your loan application dated 27-06-2026, 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 1645000 (INR Sixteen Lakh Forty Five Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1645000 (INR Sixteen Lakh Forty Five Thousand Only)
3. Repayment Term	240 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 14276 (INR Fourteen Thousand Two Hundred and Seventy Six Only)
8. Processing fees receivable:	INR 17701.18 (INR Seventeen Thousand Seven Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 55/1, PLOT NO 6, ROW HOUSE UNIT NO 3, MOUJE PACHGAON, -, Kolhapur, -, Kolhapur, MAHARASHTRA, India, 416013
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. Subject to clearance of Processing Fees.
2. • Latest O/s and LOD to be documented for BT loan
3. • End use letter to be documented
4. • Applicant Property Loan Rs 6 Lakh To be closed in Top up Loan
5. • Original LOD with PNBHFL
6. • Positive FCU report on original LOD
7. • Repayment to come from Applicant in RBL BANK – 5440.
8. • Resi FI/ FTE to be positive for both applicant and co-applicant
9. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. Foreclosure letter & List of Documents from the lender bank to be held on record
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. 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.

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

KALEKAR RAJASHREE RAMESH

ANASAHEB KALGONDA PATIL

05/02/1977

Permanent Account Number

AVPPK3792F

Sgt. R. R. Kalekar
Signature



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

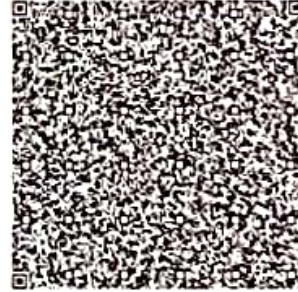
नोंदणी क्रमांक:/ Enrolment No.: 0647/01196/70279

To
राजश्री रमेश कालेकर
Rajashree Ramesh Kalekar
W/O: Ramesh Kalekar,
2192 B ward,
Ram Galli,
Mangalwar peth,
VTC: Kolhapur City,
PO: Kolhapur City,
Sub District: Karvir,
District: Kolhapur,
State: Maharashtra,
PIN Code: 416012.

Mobile: 7385787220

Signature valid

Digitally signed by Unique
Identification Authority of India
on
Date: 2023.04.13 07:18
IST



आपला **आधार** क्रमांक / Your **Aadhaar** No. :

8361 4288 1827

VID : 9153 9016 1844 3059

माझे **आधार**, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 27/04/2013



राजश्री रमेश कालेकर
Rajashree Ramesh Kalekar
जन्म तारीख/DOB: 05/02/1977
महिला/ FEMALE

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).

8361 4288 1827

माझे **आधार**, माझी ओळख



To THINKBIGZ INITIATIVE PRIVATE LIMIT...

₹20,400

Pay again

✓ Completed

27 Aug 2026, 4:29 pm



Union Bank of India
6703



UPI transaction ID

623998993383

To: THINKBIGZ INITIATIVE PRIVATE
LIMITED

9892834356m@pnb

From: SAMIR SURESH SAVANURE (Union
Bank of India)

Google Pay • samirsavanure13-1@okicici

Google transaction ID

CICAgLinOb-gYg





Branch Office: KOLHAPUR
Applicant: RAJASHREE RAMESH KALEKAR
PRATHAMESH RAMESH KALEKAR

Date: 04-Aug-2026
Ref No.: NHL/KOP/0826/5184794

Guarantor: N/A
Address: R.S. NO 55/1, PLOT NO 6, BHAIKAVANTH GALLI PACHGAON, PACHGAON KARVIR KOLHAPUR, ..
Kolhapur, MAHARASHTRA, 416013, Kolhapur, India
Email: rajashreekalekar0502@gmail.com
Version No.: 3
Contact No. 7385787220

Dear Sir/Madam,

With reference to your loan application dated 03-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 680000 (INR Six Lakh Eighty Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 680000 (INR Six Lakh Eighty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 7101 (INR Seven Thousand One Hundred One Only)
8. Processing fees receivable:	INR 11601.00 (INR Eleven Thousand Six Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	R S NO 55/1, PLOT NO 6, ROW HOUSE UNIT NO 3, INCLUDING GROUND AND FIRST FLOOR RCC CONSTRUCTION, MOUJE PACHGAON, Kolhapur, Kolhapur, MAHARASHTRA, India, 416013
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. • All PDD to be cleared in BT LAN
2. • Repayment to come from Applicant in RBL BANK – 5440.
3. • End use letter to be documented
4. • Applicant Property Loan Rs 6 Lakh To be closed from Preposed Loan
5. End use declaration from the applicants to be held on record
6. End Use letter to be documented from applicant
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. Application Form and KYCs duly signed with OSV to be taken from applicant & co-applicant.

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: Sandeep Bhagavan Karade
Landline No: 1800 120 8800

Relationship Manager: