

Branch Office: KOLHAPUR
Applicant: ARUNA TEJESH KARADAGE
TEJESH SURESH KARADAGE

Date: 22-Sep-2026
Ref No.: HOU/KOP/0926/5224827

Guarantor: N/A
Address: S.R.NO. 60/1, PL NO. 9A,, FLAT NO.30, JAY SHANKAR RECIDENCY,, AMBEGAON KH PUNE, Pune,
MAHARASHTRA, 411046, Pune, India
Email: shreevishwasakhiayurved@gmail.com

Version No.: 4
Contact No. 9175718588

Dear Sir/Madam,

With reference to your loan application dated 17-09-2026, 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 1600000 (INR Sixteen Lakh Only)
Insurance Premium	INR 52000 (INR Fifty Two Thousand Only)
Total Loan Amount	INR 1652000 (INR Sixteen Lakh Fifty Two 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% -4.40% = 8.75% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 16511 (INR Sixteen Thousand Five Hundred and Eleven Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	GAT NO 349/48, PLOT NO 48, RUKMINI PARADISE, MOUJE DHARANGUTTI, NEAR CHAITANYA LAWNS, Kolhapur, DHARANGATTI ROAD, Kolhapur, MAHARASHTRA, India, 416102
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 income proof of co-applicant to be submitted
3. Repayment to be taken through NACH mode only from Bank of India A/C no 9449
4. Affidavit cum undertaking from Customer to commence construction within 36 months from the date of first disbursement to be documented.
5. Seller KYC, banking and Cibil to be documented and Seller FCU should be Positive
6. Sanction is Subject to Legal & Technical clearance of the property
7. Ownership of property is to be with main applicants or jointly with co-applicant
8. OCR proof and clearance from banking to be documented
9. HL and Top Up loan EMI Serving banking
10. 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 which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
11. OCR clearance (if applicable) to be taken before disbursement.
12. 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



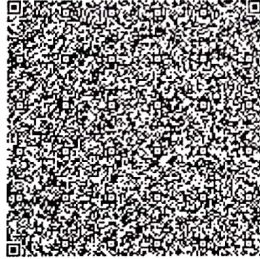
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 0854/12072/04585

To
अरुणा तेजेश कारदगे
Aruna Tejesh Karadage
00,
basti chouk,
bubnal,
VTC: Bubnal,
PO: Bubnal,
Sub District: Shirol,
District: Kolhapur,
State: Maharashtra,
PIN Code: 416104
Mobile: 9175718588

Signature Not Verified
Digitally signed by Aruna Tejesh Karadage
Date: 2028.09.17 19:14:52
IST



आपला आधार क्रमांक / Your Aadhaar No. :

3795 1498 6551

VID : 9193 1388 9306 7675

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 01/12/2011



अरुणा तेजेश कारदगे
Aruna Tejesh Karadage
जन्म तारीख/DOB: 11/05/1987
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा 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).

3795 1498 6551

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा 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 ॲप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ॲप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ॲप 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 ॲप 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.

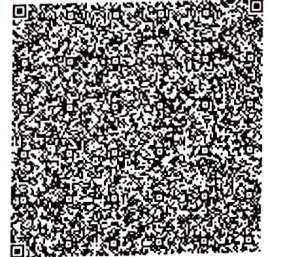


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 17/09/2026

पत्ता:
00, बस्ती चौक, बुबनाळ, बुबनाळ, कोल्हापूर,
महाराष्ट्र - 416104
Address:
00, basti chouk, bubnal, Bubnal, PO: Bubnal, DIST:
Kolhapur,
Maharashtra - 416104



3795 1498 6551

VID : 9193 1388 9306 7675

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help@uidai.gov.in

www.uidai.gov.in



To 3164

₹15,020

Pay again

✓ Completed

30 Sept 2026, 5:56pm



Bank of India 0419



UPI transaction ID

627358962741

To: THINKBIGZ INITIATIVE PVT LTD

....3164

From: ARUNA TEJESH KARADAGE (Bank of India)

....rved@oksbi on Google Pay

Google transaction ID

CICAgPjSgLPqQg



आयकर विभाग



भारत सरकार
GOVT. OF INDIA

INCOME TAX DEPARTMENT

सर्वोच्च न्यायालय

KARADAGE ARUNA TEJESH

GHANSHYAM NILKANTH BIDKAR

11/05/1987

Permanent Account Number

BLCPB1429G

Aruna

Signature

