

Branch Office: SOLAPUR
Applicant: PRASHANT VIJAYKUMAR KERURKAR
ASHWINI PRASHANT KERURKAR

Date: 17-Aug-2026
Ref No.: HOU/SOL/0826/5197924

Guarantor: N/A
Address: 638, MALLIKARJUN MANDIR JAVAL, NORTH KASBA, SOLAPUR, Solapur, MAHARASHTRA, 413007,
Solapur, India
Email: pkerurkar@gmail.com

Version No.: 5
Contact No. 9420331679

Dear Sir/Madam,

With reference to your loan application dated 13-08-2026, 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 1875000 (INR Eighteen Lakh Seventy Five Thousand Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1950000 (INR Nineteen Lakh Fifty 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% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19089 (INR Nineteen Thousand Eighty Nine Only)
8. Processing fees receivable:	INR 4573.68 (INR Four Thousand Five Hundred and Seventy Three Rupees And Sixty Eight Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	., PLOT NO 43, ., GAT NO 35/5, CRYSTAL DREAM SPACE 1, SOLAPUR, MOUJE BALE, Solapur, MOUJE BALE, Solapur, MAHARASHTRA, India, 413255
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. Copy of ID card to be documented
2. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
3. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
4. Construction declaration to be taken
5. Ownership of property is to be with main applicant or jointly with Co applicant only
6. All property owners to be added in loan structure.
7. Subject to legal and technical clearance
8. Repayment from BOM Bank ac no ***4460
9. LTV should be restricted to 75% of COP or MV whichever is lower
10. CRE declaration to be collected in PNBHFL format.
11. 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
12. Aadhar to be verified through Digi Locker before disbursement
13. Builder Purchase Case: Builder NOC, Demand Letter with Positive RCU report to be documented before disbursement
14. OCR receipts and bank clearance to be documented
15. Positive Residence and Employment FI report to be documented before disbursement
16. All Applicant and co applicant digitally signed application form to be submitted before disbursement
17. OCR clearance (if applicable) to be taken before disbursement.
18. Acknowledged Key Facts Statement to be taken.
19. 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



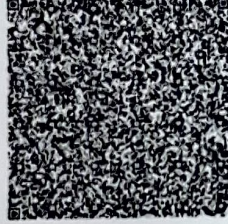
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2006/13973/00144

To
प्रशांत विजयकुमार केरुकर
Prashant Vijaykumar Kerurkar
S/O Vijaykumar,
mallikarjun mandir javal,
638, north kasba,
VTC: Solapur North,
District: Solapur,
State: Maharashtra,
PIN Code: 413007,
Mobile: 9420331679

Signature Not Verified
Digitally signed by S/O Unique
Identification Authority of India
DN
Date: 2020.02.10 21:20:16
IST



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 7616

VID : 9107 1727 6610 2653

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 12/08/2011



प्रशांत विजयकुमार केरुकर
Prashant Vijaykumar Kerurkar
जन्म तारीख/DOB: 10/10/1988
पुरुष/ MALE

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).

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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.
- हा 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 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 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 ऑप 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.

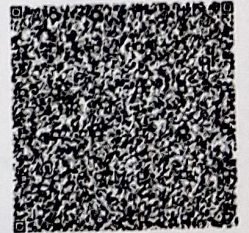


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पता:
S/O विजयकुमार, मल्लिकार्जुन मंदिर जवळ, ६३८, नॉर्थ
कसबा, सोलापूर नॉर्थ, सोलापूर,
महाराष्ट्र - ४१३००७
Address:
S/O Vijaykumar, mallikarjun mandir javal, 638, north
kasba, Solapur North, DIST: Solapur,
Maharashtra - 413007

Details as on: 09/09/2016



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VID : 9107 1727 6610 2653

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help@uidai.gov.in

www.uidai.gov.in

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Kabade
PM 19/2/20

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KERURKAR PRASHANT VIJAYKUMAR

VIJAYKUMAR SHANTAPPA KERURKAR

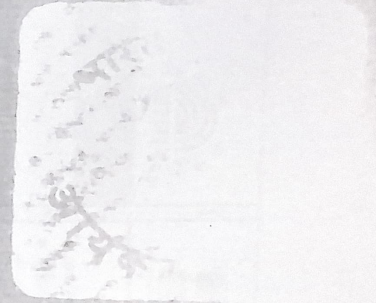
10/10/1988

Permanent Account Number

BAMPK5344L

P.V. KERURKAR

Signature



OSU
Post/Abode
PH 1972



25042008





Transaction Successful

07:27 pm on 26 Aug 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹17,400

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2608261927546246267281

Debited from



XXXXXXXX4660

₹17,400

UTR: 666667751960

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