

Branch Office: NASHIK  
Applicant: AVINASH SOPAN JADHAV  
TEJASWI AVINASH JADHAV

Date: 20-Aug-2026  
Ref No.: HOU/NSK/0826/5201928

Guarantor: N/A  
Address: HOUSE NO 14 ICISA INTERNATIONAL CENTRAL, FOR INFORMATION FOR SYSTEM AUDIT BLOCK A 52  
SECTOR, 62 INSTITUTION AREA OPP IIM LAKHNAO CAMPUS, NOIDA, Noida, Uttar Pradesh, 201301, India  
Email: jadhavas@cag.gov.in  
Version No.: 5  
Contact No. 8007107955

Dear Sir/Madam,

With reference to your loan application dated 18-08-2026, 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 1190000 (INR Eleven Lakh Ninety Thousand Only)                                                                             |
| Insurance Premium                       | INR 38000 (INR Thirty Eight Thousand Only)                                                                                     |
| Total Loan Amount                       | INR 1228000 (INR Twelve Lakh Twenty Eight Thousand Only)                                                                       |
| 3. Repayment Term                       | 60 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 25195 (INR Twenty Five Thousand One Hundred and Ninety Five Only)                                                          |
| 8. Processing fees receivable:          | INR 9441.18 ( INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)                                     |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                          |
| 10. Security                            | Plot No 1, S No 2057/3/2, Mauje Ojhar, Nashik, Opp Chanderao Mandir, Nashik, Saikheda Road, Nashik, MAHARASHTRA, India, 422206 |
| 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:

- Subject to clearance of Processing Fees.
- All Applicants and Co Applicants Adhar verification to be done through Digi Locker
- Ownership of property is to be with main applicant or jointly with co-applicant
- Plot should be demarcated and identified.
- Clearance from TSG team for ring fencing & demarcation need to be documented on record
- Repayment to be taken through NACH mode only from Salary account of the applicant SBI Ac No. \*\*699
- Subject to Legal and technical clearance of property
- Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
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.

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).

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856



# ₹11,630

✓ Completed

16 Sept 2026, 4:05 pm



ICICI Bank 1539



**Payment of ₹11,630 completed**

Receiver's bank has confirmed  
deposit of money to THINKBIGZ  
INITIATIVE PVT LTD's bank account

**UPI transaction ID**

662572296204

**To: THINKBIGZ INITIATIVE PVT LTD**

....56-2@okbizaxis

**From: TEJASWI AVINASH JADHAV (ICICI  
Bank)**

Google Pay • ....av12@okicici

**Google transaction ID**

CICAgPik2fmaPw



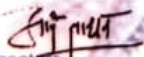
आयकर विभाग  
INCOME TAX DEPARTMENT

भारत सरकार  
GOVT. OF INDIA

JADHAV AVINASH SOPAN  
SOPAN NAMDEO JADHAV

16/03/1986

Permanent Account Number  
AIOPJ5052H

  
Signature





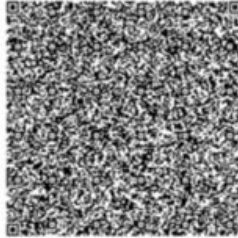
ભારત સરકાર  
Government of India

ભારતીય વિશિષ્ટ ઓળખાણ પ્રાધિકરણ  
Unique Identification Authority of India

નામોંકન ક્રમ સંખ્યા/ Enrolment No.: 0000/00392/17008

To  
અવિનાશ સોપાન જાધવ  
Avinash Sopan Jadhav  
Flat no. 14, ICISA, A-52,  
Block A, Sector 62,  
Institutional Area,  
VTC: Gautam Buddha Nagar \*\*,  
PO: Noida,  
District: Gautam Buddha Nagar,  
State: Uttar Pradesh,  
PIN Code: 201301,  
Mobile: 8007107955

Signature Not Verified  
Digitally signed by Unique  
Identification Authority of India  
06  
Date: 2026.02.26 16:01:52  
IST



તમારો આધાર નંબર / Your Aadhaar No. :

5908 1663 3912

VID : 9124 8484 2355 5771

મારો આધાર, મારી ઓળખ



ભારત સરકાર  
Government of India



અવિનાશ સોપાન જાધવ  
Avinash Sopan Jadhav  
જન્મ તારીખ/DOB: 16/03/1986  
પુરુષ/ MALE

આધાર એ ઓળખનો પુરાવો છે, નાગરિકતા અથવા જન્મ તારીખનો નહીં.  
તેનો ઉપયોગ માત્ર ચકાસણી (ઓનલાઇન પ્રમાણીકરણ અથવા ક્યુઆર  
કોડ/ઓફલાઇન એક્સએમએલનું સ્કેનિંગ) સાથે જ થવો જોઈએ.

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).

5908 1663 3912

મારો આધાર, મારી ઓળખ



સત્યમેવ જયતે  
Government of India



માહિતી / INFORMATION

- આધાર એ ઓળખનો પુરાવો છે, નાગરિકતા કે જન્મતારીખનો નહીં. જન્મ તારીખ આધાર નંબર ધારક દ્વારા જમા કરાયેલ નિયમોમાં ઉલ્લેખિત, જન્મ તારીખના દસ્તાવેજના પુરાવા દ્વારા આધારભૂત માહિતી પર આધારિત છે.
- આ આધાર પત્રની ચકાસણી યુ.આઈ.ડી.એ.આઈ. દ્વારા નિયુક્ત પ્રમાણીકરણ એજન્સી દ્વારા ઓનલાઇન પ્રમાણીકરણ દ્વારા અથવા એપ્લિકેશન સ્ટોર્સ પર ઉપલબ્ધ એમઆધાર અથવા આધાર ક્યુઆર સ્કેનર એપ્લિકેશનનો ઉપયોગ કરીને અથવા [www.uidai.gov.in](http://www.uidai.gov.in) પર ઉપલબ્ધ સુરક્ષિત ક્યુઆર કોડ રીડર એપ્લિકેશનનો ઉપયોગ કરીને ક્યુઆર કોડ સ્કેનિંગ દ્વારા થવી જોઈએ.
- આધાર અનન્ય અને સુરક્ષિત છે.
- આધાર માટે નોંધણીની તારીખથી દર 10 વર્ષ પછી ઓળખ અને સરનામાને સમર્થન આપતા દસ્તાવેજો આધારમાં અપડેટ થવા જોઈએ.
- આધાર તમને વિવિધ સરકારી અને બિન-સરકારી વાહો/સેવાઓને સરળતાથી મેળવવામાં મદદ કરે છે.
- આધારમાં તમારો મોબાઇલ નંબર અને ઇમેઇલ આઈડી અપડેટ રાખો.
- આધાર સેવાઓનો વાલ વેવા માટે mAadhaar એપ ડાઉનલોડ કરો.
- આધાર/બાયોમેટ્રિક્સનો ઉપયોગ ન કરતી વખતે સુરક્ષા સુનિશ્ચિત કરવા માટે આધારને બંધ કરો/બોલો/બાયોમેટ્રિક્સની સુવિધાનો ઉપયોગ કરો.
- આધાર મેળવવાની સંસ્થાઓ સંમતિ મેળવવા માટે બંધાયેલી છે.
- 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.

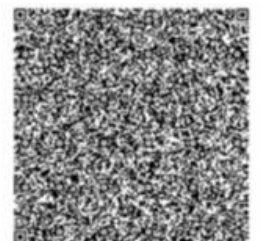


ભારતીય વિશિષ્ટ ઓળખાણ પ્રાધિકરણ  
Unique Identification Authority of India



સરનામું :  
ફ્લેટ નં. ૧૪, આઈસીઆઈએસએ, એ-૫૨, બ્લોક એ, સેક્ટર ૬૨,  
ઇન્સ્ટિટ્યુશનલ એરિયા, ગોતમ બુદ્ધ નગર \*\*, નોઈડા, ગોતમ બુદ્ધ  
નગર,  
ઉત્તર પ્રદેશ - ૨૦૧૩૦૧

Address:  
Flat no. 14, ICISA, A-52, Block A, Sector 62,  
Institutional Area, Gautam Buddha Nagar \*\*, PO:  
Noida, DIST: Gautam Buddha Nagar,  
Uttar Pradesh - 201301



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help@uidai.gov.in

www.uidai.gov.in