

Branch Office: SOLAPUR
Applicant: ASHOK TIRUPATI KAIRAMKONDA
KAVITA KAIRAMKONDA

Date: 23-Sep-2026
Ref No.: NHL/SOL/0926/5227483

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 21-09-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 2090000 (INR Twenty Lakh Ninety Thousand Only)
Insurance Premium	INR 62700 (INR Sixty Two Thousand Seven Hundred Only)
Total Loan Amount	INR 2152700 (INR Twenty One Lakh Fifty Two Thousand Seven 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 22480 (INR Twenty Two Thousand Four Hundred Eighty Only)
8. Processing fees receivable:	INR 39801.00 (INR Thirty Nine Thousand Eight Hundred One 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. Subject to clearance of Processing Fees.
2. Ownership of property is to be with main applicant or jointly with co-applicant
3. All property owners to be added in loan structure.
4. Subject to legal and technical clearance
5. Repayment from BOI bank ac no ***0734
6. CRE declaration to be collected in PNBHFL format.
7. 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
8. Aadhar to be verified with Digi Locker before disbursement
9. Combined LTV to be restricted to 75% of MV
10. All BT Formalities to be completed as per PNBHFL Policy
11. BT Case: Original LOD and FC letter to be documented from BT bank before disbursement
12. Applicant HL Loan of Rs. 3700000/- with current POS. 3412885/- availed on '27-10-2020, to be closed BT loan amount
13. Applicant Property loan of Rs. 1045000/- with current POS. 965204/- availed on '20-05-2023, to be closed Proposed loan amount
14. Positive Residence FI report to be documented before disbursement
15. Acknowledged Key Facts Statement to be taken.
16. PSL declaration as per PNBHFL format to be held on record.
17. End Use letter to be documented from 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).



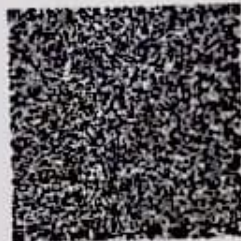
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Government of India

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: Mide Solapur,
Sub District: Solapur South,
District: Solapur,
State: Maharashtra,
PEN Code: 413006
Mobile: 9922791244

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
DN: cn=Unique Identification Authority of India,
o=Unique Identification Authority of India, ou=Unique
Identification Authority of India, email=unique@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



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 संपादन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑनलाइन एक्सप्रेशन 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 नियुक्त 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 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 कराना 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/बीयोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बीयोमेट्रिक्स 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.
- 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.

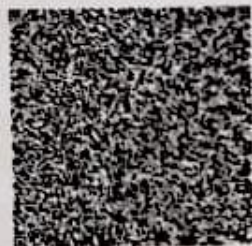


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पता:
द्वारा: तिरुपती, सदुल पंप जवळ, प्लॉट नं 85 आर्य नगर,
सोलापुर साउथ, एमआईडीसी सोलापुर, सोलापुर,
महाराष्ट्र - 413006

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



XXXX XXXX 3128
VID : 9127 9597 4902 7807

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INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KAIRAMKONDA ASHOK TIRUPATI

TIRUPATI SAYANNA KAIRAMKONDA

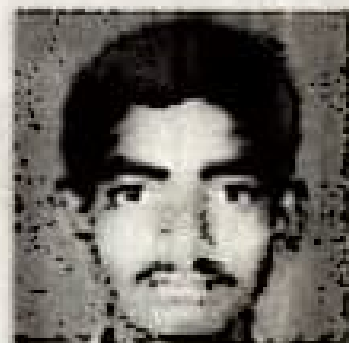
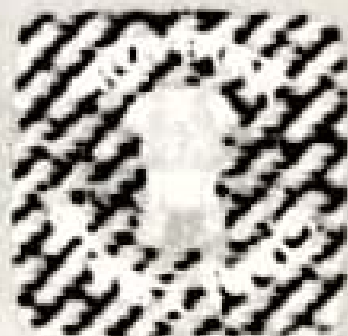
23/10/1983

Permanent Account Number

ASIPK7862Q



Signature



05102006



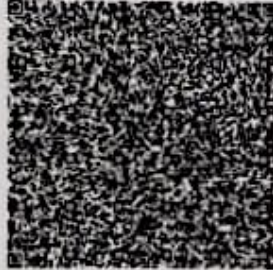
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Government of India

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नोंदणी 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: 2024.08.28 11:30:15
+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: 177182011



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

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही.
हा फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे
स्कॅनिंग / ऑफलाइन XML)
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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 पुरावाद्वारे 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.
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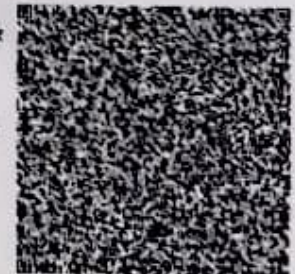
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Unique Identification Authority of India



पत्ता:
फ्लॅट नो 203 महादा शिवाजी नगर सात रस्ता सोलापूर, सोलापूर
नॉर्थ, सोलापूर, सोलापूर,
महाराष्ट्र - 413001

Address:
Flat No 203 Mhada Shivaji Nagar Saat Rasta Solapur,
Solapur North, PO: Solapur, DIST: Solapur,
Maharashtra - 413001

Details as on: 04/09/2024



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INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KAIRAMKONDA KAVITA ASHOK

RAJESHAM RAJIRU ARKAL

16/05/1990

Permanent Account Number

BSDPK6218C

Signature



11082010







Transaction Successful

07:10 pm on 28 Sept 2026

Paid to



THINKBIGZ INITIATIVE
PRIVATE LIMITED

9892834356m@pnb

₹19,022



Transfer Details



PhonePe Transaction ID

T2609281910387231766219

Debited from



356187XXXXXXXXXX12

₹19,022

UTR: 735535925472

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