

Branch Office: KONDHWA
 Applicant: TAKDIR NIKALJE
 SONALI NIKALJE

Date: 31-May-2026 *Ghar Ki Baat*
 Ref No.: HOU/KNDW/0526/5112751

Guarantor: N/A
 Address: SNO 259, KALAWAD VASTI, NEAR DHANLAKSHMI SUPER MARKET, LOHEGAON, ., Pune,
 MAHARASHTRA, 411032, India
 Email: takdir.nikalje@gmail.com

Version No.: 8
 Contact No. 8888458289

Dear Sir/Madam,

With reference to your loan application dated 29-05-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 98000 (INR Ninety Eight Thousand Only)
Total Loan Amount	INR 3098000 (INR Thirty Lakh Ninety Eight Thousand Only)
3. Repayment Term	264 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 25974 (INR Twenty Five Thousand Nine Hundred and Seventy Four Only)
8. Processing fees receivable:	INR 29501.00 (INR Twenty Nine Thousand Five Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	SR NO 259, HISS NO 2/1, NEAR DHANLAKSHMI SUPERMARKET, PUNE, KALAWAD VASTI, Pune, LOHEGAON PUNE, ., MAHARASHTRA, India, 411032
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:

- Property to be registered in the name of Appl/Co-appl
- Repayment to be done from Appl HSBC account no ***006
- Rate approval of 8.50% to be documented before disbursement
- Digi locker for applicant and co-applicant to be mandatory done before disbursement
- 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.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- OCR clearance (if applicable) to be taken before disbursement.

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: No Sales Manager
 Landline No: 1800 120 8800



Takdir Nikalje
Sonali Nikalje

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

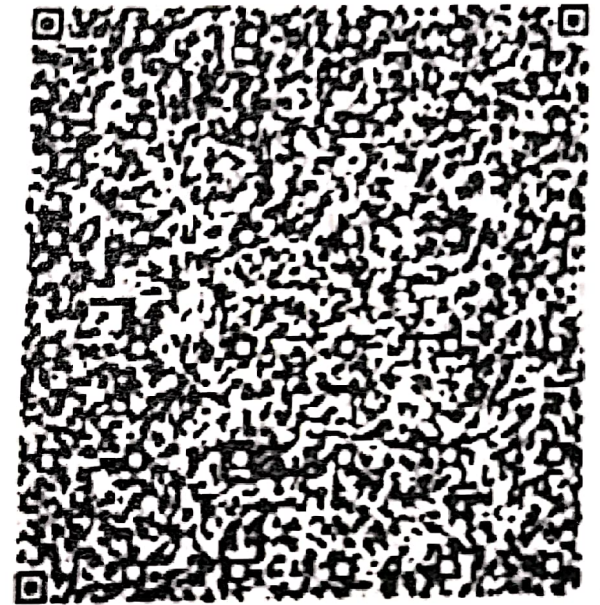
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AEAPN3065L



नाम/ Name

TAKDIR BALU NIKALJE

पिता का नाम/ Father's Name

BALU KONDHIBA NIKALJE

जन्म की तारीख/
Date of Birth

02/01/1979

हस्ताक्षर/ Signature

11062021

OSV
Deepak
DEEPAK SHEKHE
PH 11246

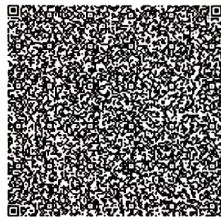


भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0647/00333/10838

To
तकदिर बालु निकाळे
Takdir Balu Nikalje
C/O: Takdir Nikalje,
SR NO . 259 , KALAWADVASTI,
LOHEGAON ROAD,
NEAR DHANLAKSHMI SUPER MARKET,
LOHEGAON,
VTC: Pune City,
PO: Iaf Station,
Sub District: Pune City,
District: Pune,
State: Maharashtra,
PIN Code: 411032,
Mobile: 8888458289



Signature Not Verified
Digitally signed by S Unique
Identification Authority of India
DN: cn=S Unique, o=S Unique,
c=IN, email=sunique@uidai.gov.in,
c=IN, email=sunique@uidai.gov.in

आपका आधार क्रमांक / Your Aadhaar No. :

5649 3466 8162

VID : 9182 6098 1313 9098

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. Issued: 23/06/2013



तकदिर बालु निकाळे
Takdir Balu Nikalje
जन्म तिथि/DOB: 02/01/1979
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या यमुआर कोड/
ऑफलाइन एक्सएमएल 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).

5649 3466 8162

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 विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र 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/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स 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.

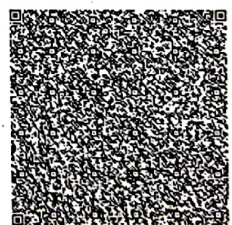


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
C/O: तकदिर निकाळे, सर्वे नं. 259 , कलवडवस्ती,
लोहगाव रोड, धनलक्ष्मी सुपर मार्केट जवळ, लोहगाव, पुणे
शहर, आय ए एफ स्टेशन, पुणे,
महाराष्ट्र - 411032

Address:
C/O: Takdir Nikalje, SR NO . 259 ,
KALAWADVASTI, LOHEGAON ROAD,
NEAR DHANLAKSHMI SUPER MARKET,
LOHEGAON, Pune City, PO: Iaf Station,
DIST: Pune,
Maharashtra - 411032



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VID : 9182 6098 1313 9098

1047 | help@uidai.gov.in | www.uidai.gov.in

Takdir Balu Nikalje

*OSV
Deepak
DEEPAK SHEKAR
PH 11 246*

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

SONALI TAKDIR NIKALJE

DATTARAM RAMJI TAMBE

13/03/1988

Permanent Account Number

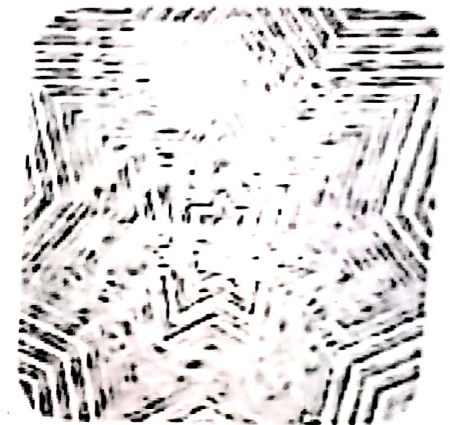
BCWPN2087B

S. Nikalje

Signature

S. Nikalje

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DEEPAK SHEKKE
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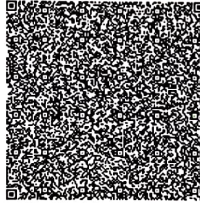
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Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक/ Enrolment No.: 2006/12647/02840

To
सोनाली तकदिर निकालजे
Sonali Takdir Nikalje
Sr No 259/2/14,
Lohagaon Road Kalwad Siddharth Nagar,
Lohagaon,
VTC: Pune City,
PO: Iaf Station,
Sub District: Pune City,
District: Pune,
State: Maharashtra,
PIN Code: 411032
Mobile: 8888458289

Signature Not Verified
Digitally signed by Sonali Takdir Nikalje
Unique Identification Authority of India
DN: cn=259/2/14, o=UIDAI, email=259/2/14@uidai.gov.in



आपला आधार क्रमांक / Your Aadhaar No. :
5434 7370 2293
VID : 9106 1597 2815 7913

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. Issued: 15/11/2017



सोनाली तकदिर निकालजे
Sonali Takdir Nikalje
जन्म तारीख/DOB: 13/03/1988
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाईन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाईन XML)
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5434 7370 2293

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 पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाईन 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.
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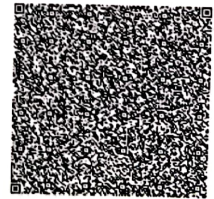


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 28/05/2026

पत्ता:
सर्वे नं 259/2/14, लोहगाव रोड कलवड सिद्धार्थ नगर,
लोहगाव, पुणे शहर, आय एफ एस स्टेशन, पुणे,
महाराष्ट्र - 411032
Address:
Sr No 259/2/14, Lohagaon Road Kalwad Siddharth
Nagar, Lohagaon, Pune City, PO: Iaf Station, DIST:
Pune,
Maharashtra - 411032



5434 7370 2293

VID : 9106 1597 2815 7913

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Sonali

*DSV
Duffin
DEEPAK SHELKE
PH 11 246*