

Branch Office: SOLAPUR
Applicant: VITTHAL BHAURAYA KADAM
SAVITA VITTHAL KADAM

Date: 15-Jul-2026
Ref No.: HOU/SOL/0726/5162198

Guarantor: N/A
Address: 70 A DWARAKA NAGAR, OM GARJANA CHOWK, MAJAREWADI INDIRANAGAR, ., Solapur,
MAHARASHTRA, 413004, Solapur, India
Email: vitthal.kadam1685@gmail.com
Version No.: 4
Contact No. 9325242380

Dear Sir/Madam,

With reference to your loan application dated 14-07-2026, 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 850000 (INR Eight Lakh Fifty Thousand Only)
Insurance Premium	INR 42500 (INR Forty Two Thousand Five Hundred Only)
Total Loan Amount	INR 892500 (INR Eight Lakh Ninety Two Thousand Five 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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 8789 (INR Eight Thousand Seven Hundred and Eighty Nine Only)
8. Processing fees receivable:	INR 9001.00 (INR Nine Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	., PLOT NO 59, ., GAT NO 213/1, 213/2, ., SOLAPUR, NISHANDAR NAGAR SOREGAON, Solapur, VIJAPUR ROAD, Solapur, MAHARASHTRA, India, 413008
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. All Applicant and co applicant digitally signed application form to be submitted before disbursement
2. Plot Purchase Case: fencing confirmation to be taken before disbursement
3. Plot Purchase Case: Plot FTE Visit report to be documented
4. Construction declaration to be taken
5. Positive Residence and Employment FI report to be documented before disbursement
6. Ownership of property is to be with main applicant or jointly with Co applicant only
7. All property owners to be added in loan structure.
8. Subject to legal and technical clearance
9. Repayment from ICICI Bank ac no ***5963
10. LTV should be restricted to 75% of COP or MV whichever is lower
11. CRE declaration to be collected in PNBHFL format.
12. 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 Aadhar matches with the customer in person
13. Aadhar to be verified through Digi Locker before disbursement
14. Builder Purchase Case: Builder NOC, demand letter with Positive FCU report to be documented before disbursement
15. OCR Receipts and bank clearance to be documented
16. 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.



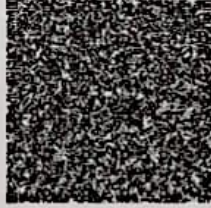
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 0664/20007/51206

To
विठ्ठल भाऊराया कदम
Vithal Bhauraya Kadam
70 A Dwaraka Nagar Majarewadi,
Om Garjana Chowk,
VTC: Indiranagar (N.V.),
PO: Indiranagar,
Sub District: Solapur South,
District: Solapur,
State: Maharashtra,
PIN Code: 413004
Mobile: 9325242380

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
Date: 2020.07.19 14:29:38
IST



आपला आधार क्रमांक / Your Aadhaar No. :

9084 6266 7414

VID : 9105 2523 0903 5344

माझे आधार, माझी ओळख



भारत सरकार
Government of India



विठ्ठल भाऊराया कदम
Vithal Bhauraya Kadam
जन्म तारीख/DOB: 01/06/1985
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).

9084 6266 7414

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

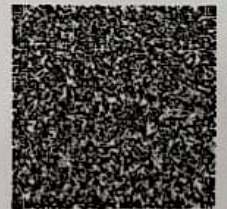
- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- हा आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे 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



पत्ता:
70 ए द्वारका नगर मजरेवाडी, ओम गर्जना चौक, इंदिरानगर
न.व., इंदिरानगर, सोलापूर,
महाराष्ट्र - 413004
Address:
70 A Dwaraka Nagar Majarewadi, Om Garjana
Chowk, Indiranagar (N.V.), PO: Indiranagar, DIST:
Solapur,
Maharashtra - 413004



9084 6266 7414

VID : 9105 2523 0903 5344

1947

help@uidai.gov.in

www.uidai.gov.in

① Vam

OSV
PH19292

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

VITTHAL BHAURAYA KADAM

BHAURAYA VITHOBA PARIT

01/06/1985

Permanent Account Number

ARUPP4393A

OSV
Khadke
PM 19/9/2



21/12/14

2





₹8,940.00

Paid to

THINK BIGZ INITIATIVE PVT LTD

✓ Banking name: THINK BIGZ INITIATIVE PVT...

22 July 2026, 7:56pm