

To

MahaRera

Maharashtra Real Estate Regulatory Authority

4th Floor, Housefin Bhavan, near RBI, E Block BKC,

Bandra Kurla Complex, Bandra East,

Mumbai, Maharashtra 400051

Ref: Acknowledgment of Secured/Unsecured Finance Availed for Project-Nakshatram Athashri.

Name of Promoter - Divine Infrastructure

Name of Project- Nakshatram Athashri

The promoter of the aforementioned project has taken a Loan Against Property from ICICI Bank, Erandwane Branch, Pune (IFSC No.:ICIC0006461) on 30/11/2022.

We confirm that the loan amount taken by the promoter has been utilized solely for the construction and miscellaneous works involved in the Nakshatram Athashri project, located in the Anand Nagar area, Nakane Road, Dhule- 424002.

Date:- 05-04-2025

Encl:-

1. Loan Account Statement
of ICICI Bank having account
number LBPUN00006390543
having sanctioned limit
of Rs.85.00 lakhs.



**For SVS & Associates
Chartered Accountants**

FRN No:-123164W

A handwritten signature in blue ink, appearing to read "Santosh Garud", written over the printed name.

CA Santosh Garud

Partner

M No:-111035

UDIN:- 25111035BMGJGH3571

Loan Account Statement for LBPUN00006390543

Mr. Dhananjay Shedge
 H No 302 Silver Oak Near New India
 School Kothrud Depo Paud
 ,
 Road Kothrud
 Pune - 411038
 Tel: (022) 21212121 ,
 Mob: 9765393674
 Email: pirshedh@gmail.com

Loan Account Details As on 31-Mar-25

Sanction Date	Sanction Amt	Disbursed Amt	Adv. EMI	Rate Of Interest	Charge on Overdue Installment	Instl. Paid	Instl. Pending	Future Instl.Nos.	Future Instl.Amt
17-Nov-22	8,500,000.00	8,500,000.00	0.00	9.25%	5.00%	27 / 2,887,827.00	0 / 0.00	144	12,130,538.00

Branch:	Pune	Co-Applicant Name:	Divine Infrastructure, Vaishali Dhananjay Shedge
Product:	LOAN AGAINST PROPERTY	Guarantor Name:	
Application No:	77213172075	Customer Category:	Not Applicable
Tenure:	171	Property Address:	Plot No17, Adarsh Colony Nakane Road Mauje Devpur, Dhule, S No 15 / 2, Dhule 424002
Frequency:	Monthly		
Rate(%):	6.50		
Variance:	2.75	PAN No. :	ADPPS9242N
Rest:	Monthly	Security Linked Loans:	LBPUN00006202662
Int. Rate Type:	Floating		
Current EMI:	84241.00		
Currency:	INR		
Installment Plan:	Equated Instl		
HNI:			
Repayment Mode:	AUTO DEBIT A/C No.624001055551		
Status:	Active		

Disbursement Detail As on 31-Mar-25

Disb. No	Date	Particulars	Reference	Amount
1	30-Nov-22	First Disbursal	Chq No:649174	8,500,000.00
Total				8,500,000.00

Mr. Dhananjay Shedge

Account Statement for LBPUN00006390543 from 17-Nov-22 to 31-Mar-25

Pre-Payment/Conversion Details As on 31-Mar-25

Sr. No	Date	Eff. Date	Reference	Rate Type	Eff. Rate(%)	Amount
1	01-Feb-23	01-Feb-23	Rate Revision			
2	01-May-23	01-May-23	Rate Revision	Floating	9.50	
3	07-Oct-23	06-Oct-23	Rate Revision	Floating	9.75	
4	23-Aug-24	23-Aug-24	Pre-payment	Floating	9.25	
				Floating	9.25	500,000.00

Loan Finance Summary As on 31-Mar-25

Particulars	Installments/Pre-payments		PEMI	Interest on Overdue Installment	Bounce Charges	Other Charges	Total
	PRIN	INT					
Op. Bal.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debits	1,188,460.00	1,699,367.00	21,605.00	43.00	590.00	32,391.00	2,942,456.00
Credits	1,188,460.00	1,699,367.00	21,605.00	43.00	547.00	32,391.00	2,942,413.00
Cl. Bal.	0.00	0.00	0.00	0.00	43.00	0.00	43.00

Current OS	Excess	Receivable	Accrued Interest	Future Principal	Total Receivable
43.00	0.00	43.00	39,475.00	7,311,540.00	7,351,058.00

Loan Transaction Details from 17-Nov-22 to 31-Mar-25

Trans. Date	Value Date	Trans Type	Particulars	Debit	Credit	Balance
30-Nov-22	30-Nov-22	Other Charge	Administrative Charges	5,900.00		5,900.00
30-Nov-22	30-Nov-22	Other Charge	Additional Processing Fees	25,311.00		31,211.00
30-Nov-22	30-Nov-22	Disbursement	Amt Financed		8,500,000.00	(8,468,789.00)
30-Nov-22	30-Nov-22	Payment	Chq No.:649174	8,468,789.00		0.00
12-Dec-22	10-Dec-22	Pre-EMI	Due for Inst.1, Dec-22	21,605.00		21,605.00
12-Dec-22	10-Dec-22	Receipt	Chq No.:AP82222686001 Rcpt No.:AP122222686		21,605.00	0.00
29-Dec-22	29-Dec-22	Receipt	Chq No.:PEMI REVERSAL Rcpt No.:PEMI_21605.		21,605.00	(21,605.00)
30-Dec-22	30-Dec-22	Payment	Excess Money	21,605.00		0.00
10-Jan-23	10-Jan-23	EMI	Due for Inst.1, Jan-23	89,907.00		89,907.00
10-Jan-23	10-Jan-23	Receipt	Chq No.:A82222686001 Rcpt No.:A0123222686		89,907.00	0.00
10-Feb-23	10-Feb-23	EMI	Due for Inst.2, Feb-23	89,907.00		89,907.00
10-Feb-23	10-Feb-23	Receipt	Chq No.:A82222686002 Rcpt No.:A0223222686		89,907.00	0.00
10-Mar-23	10-Mar-23	EMI	Due for Inst.3, Mar-23	89,907.00		89,907.00
10-Mar-23	10-Mar-23	Receipt	Chq No.:A82222686003 Rcpt No.:A0323222686		89,907.00	0.00
10-Apr-23	10-Apr-23	EMI	Due for Inst.4, Apr-23	89,907.00		89,907.00
10-Apr-23	10-Apr-23	Receipt	Chq No.:A82222686004 Rcpt No.:A0423222686		89,907.00	0.00
10-May-23	10-May-23	EMI	Due for Inst.5, May-23	89,907.00		89,907.00
10-May-23	10-May-23	Receipt	Chq No.:A82222686005 Rcpt No.:A0523222686		89,907.00	0.00
10-Jun-23	10-Jun-23	EMI	Due for Inst.6, Jun-23	89,907.00		89,907.00
10-Jun-23	10-Jun-23	Receipt	Chq No.:A82222686006 Rcpt No.:A0623222686		89,907.00	0.00
10-Jul-23	10-Jul-23	EMI	Due for Inst.7, Jul-23	89,907.00		89,907.00
10-Jul-23	10-Jul-23	Receipt	Chq No.:A82222686007 Rcpt No.:A0723222686		89,907.00	0.00
10-Aug-23	10-Aug-23	EMI	Due for Inst.8, Aug-23	89,907.00		89,907.00
10-Aug-23	10-Aug-23	Receipt	Chq No.:A82222686008 Rcpt No.:A0823222686		89,907.00	0.00
10-Sep-23	10-Sep-23	EMI	Due for Inst.9, Sep-23	89,907.00		89,907.00
10-Sep-23	10-Sep-23	Receipt	Chq No.:A82222686009 Rcpt No.:A0923222686		89,907.00	0.00
06-Oct-23	06-Oct-23	Other Charge	Conversion Charges	1,180.00		1,180.00

Mr. Dhananjay Shedge

Account Statement for LBPUN00006390543 from 17-Nov-22 to 31-Mar-25

Trans. Date	Value Date	Trans Type	Particulars	Debit	Credit	Balance
06-Oct-23	06-Oct-23	Receipt	Chq No.:011903 Rcpt No.:6493M356328306			
10-Oct-23	10-Oct-23	EMI	Due for Inst.10, Oct-23		1,180.00	0.00
10-Oct-23	10-Oct-23	Receipt	Chq No.:A82222686010 Rcpt No.:A1023222686	89,907.00		89,907.00
10-Nov-23	10-Nov-23	EMI	Due for Inst.11, Nov-23		89,907.00	0.00
10-Nov-23	10-Nov-23	Receipt	Chq No.:A82222686011 Rcpt No.:A1123222686	89,907.00		89,907.00
10-Dec-23	10-Dec-23	EMI	Due for Inst.12, Dec-23		89,907.00	0.00
10-Dec-23	10-Dec-23	Receipt	Chq No.:A82222686012 Rcpt No.:A1223222686	89,907.00		89,907.00
10-Jan-24	10-Jan-24	EMI	Due for Inst.13, Jan-24		89,907.00	0.00
10-Jan-24	10-Jan-24	Receipt	Chq No.:A82222686013 Rcpt No.:A0124222686	89,907.00		89,907.00
10-Feb-24	10-Feb-24	EMI	Due for Inst.14, Feb-24		89,907.00	0.00
10-Feb-24	10-Feb-24	Receipt	Chq No.:A82222686014 Rcpt No.:A0224222686	89,907.00		89,907.00
10-Mar-24	10-Mar-24	EMI	Due for Inst.15, Mar-24		89,907.00	0.00
10-Mar-24	10-Mar-24	Receipt	Chq No.:A82222686015 Rcpt No.:A0324222686	89,907.00		89,907.00
10-Apr-24	10-Apr-24	EMI	Due for Inst.16, Apr-24		89,907.00	0.00
10-Apr-24	10-Apr-24	Receipt	Chq No.:A82222686016 Rcpt No.:A0424222686	89,907.00		89,907.00
10-May-24	10-May-24	EMI	Due for Inst.17, May-24		89,907.00	0.00
10-May-24	10-May-24	Receipt	Chq No.:A82222686017 Rcpt No.:A0524222686	89,907.00		89,907.00
10-Jun-24	10-Jun-24	EMI	Due for Inst.18, Jun-24		89,907.00	0.00
10-Jun-24	10-Jun-24	Receipt	Chq No.:A82222686018 Rcpt No.:A0624222686	89,907.00		89,907.00
10-Jul-24	10-Jul-24	EMI	Due for Inst.19, Jul-24		89,907.00	0.00
10-Jul-24	10-Jul-24	Receipt	Chq No.:A82222686019 Rcpt No.:A0724222686	89,907.00		89,907.00
10-Aug-24	10-Aug-24	EMI	Due for Inst.20, Aug-24		89,907.00	0.00
10-Aug-24	10-Aug-24	Receipt	Chq No.:A82222686020 Rcpt No.:A0824222686	89,907.00		89,907.00
23-Aug-24	23-Aug-24	Pre-Payment	Principal Due		89,907.00	0.00
23-Aug-24	23-Aug-24	Receipt	Chq No.:NLI293931 Rcpt No.:1829393123	500,000.00		500,000.00
10-Sep-24	10-Sep-24	EMI	Due for Inst.22, Sep-24		500,000.00	0.00
10-Sep-24	10-Sep-24	Receipt	Chq No.:A82222686022 Rcpt No.:A0924222686	84,241.00		84,241.00
10-Oct-24	10-Oct-24	EMI	Due for Inst.23, Oct-24		84,241.00	0.00
10-Oct-24	10-Oct-24	Receipt	Chq No.:A82222686023 Rcpt No.:A1024222686	84,241.00		84,241.00
10-Nov-24	10-Nov-24	EMI	Due for Inst.24, Nov-24		84,241.00	0.00
10-Nov-24	10-Nov-24	Receipt	Chq No.:A82222686024 Rcpt No.:A1124222686	84,241.00		84,241.00
10-Dec-24	10-Dec-24	EMI	Due for Inst.25, Dec-24		84,241.00	0.00
10-Dec-24	10-Dec-24	Receipt	Chq No.:A82222686025 Rcpt No.:A1224222686	84,241.00		84,241.00
10-Jan-25	10-Jan-25	EMI	Due for Inst.26, Jan-25		84,241.00	0.00
10-Jan-25	10-Jan-25	Receipt	Chq No.:A82222686026 Rcpt No.:A0125222686	84,241.00		84,241.00
10-Feb-25	10-Feb-25	EMI	Due for Inst.27, Feb-25		84,241.00	0.00
10-Feb-25	10-Feb-25	Receipt	Chq No.:A82222686027 Rcpt No.:A0225222686	84,241.00		84,241.00
10-Mar-25	10-Mar-25	EMI	Due for Inst.28, Mar-25		84,241.00	0.00
10-Mar-25	10-Mar-25	Receipt	Chq No.:A82222686028 Rcpt No.:A0325222686	84,241.00		84,241.00
11-Mar-25	10-Mar-25	Bounce	Chq No.:A82222686028 Bounced, Insufficient Funds	84,241.00		84,241.00
13-Mar-25	10-Mar-25	Interest on overdue installment	Due for Inst.28, Mar-25	43.00		84,284.00
11-Mar-25	11-Mar-25	Bounce Charge	Cheque Bouncing Charges	590.00		84,874.00
12-Mar-25	12-Mar-25	Receipt	Chq No.:TRS79792849 Rcpt No.:18S7979284912		84,831.00	43.00

Adjustment Entries from 17-Nov-22 to 31-Mar-25

Trans. Date	Value Date	Narration	Amount
30-Nov-22	30-Nov-22	Adj against Administrative Charges	5,900.00
30-Nov-22	30-Nov-22	Adj against Additional Processing Fees	25,311.00
23-Aug-24	23-Aug-24	Adj against Principal Due	500,000.00

Mr. Dhananjay Shedge

Account Statement for LBPUN00006390543 from 17-Nov-22 to 31-Mar-25

Trans. Date	Value Date	Narration	Amount
13-Mar-25	10-Mar-25	Adj against Int On Overdue Installment	43.00
25-Mar-25	11-Mar-25	Adj against Cheque Bouncing Charges	547.00

This is a system generated letter. Hence, it does not require any signature.

1. Calculation of interest/additional interest and other charges are done on monthly basis, number of days in a month being 30. Broken Period Pre-EMI interest is apportioned on actual number of days for which interest is due as against 360 days in a year.

2. Pre closure charges would be charged extra at applicable rate/s in case the loan is closed/terminated before maturity of loan.

3. In addition to the above dues, interest accrued but not debited to the account at the applicable rate(s) from 10-Mar-25 with monthly rests is payable.

4. As per Government of India notification, Krishi Kalyan Cess (KKC) of 0.5% will be levied in addition to the Service Tax of 14% and Swachh Bharat Cess (SBC) of 0.5%. This will be applicable from June 1, 2016.

For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. ICICI Bank reserves the right to rectify any errors/discrepancies with due intimation to the customer.

Now stay connected by updating your mobile number and e-mail ID with us. To update your latest contact details, please call our Customer Care.

For any clarification or more information, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 a.m. to 8:00 P.M. Alternatively, you may visit the nearest ICICI Bank Asset Servicing Branch.

This is a system generated statement. Hence, it does not require any signature.

Retail Customer Care : 1800 1080

To know more about your ICICI Bank Car Loan offer, SMS CAR to 5676766 or visit your nearest branch. T and C apply.

Category of Service : Banking and Financial Services, Registration No. MIV/ST/Bank and Finc/4. PAN No:AAACII195H PAN Based STC NO AAACII195HST001

Regd Off: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat - 390 007. CIN: L65190GJ1994PLC021012.

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051. India. Website: www.icicibank.com

You can access your loan details through ICICI Bank iMobile app. To download, SMS iMobile to 5676766.