

Branch Office: NASHIK
Applicant: BHARATI MOTIRAM GANGURDE
PANKAJ MOTIRAM GANGURDE

Date: 26-Aug-2026
Ref No.: NHL/NSK/0826/5191020

Guarantor: N/A
Address: MOTIRAM NIWAS S NO 441 PLOT NO 07, VITHAI NAGAR PANDURANG COLONY, PAWAR MALA
MAKHMALABAD, NASHIK, Nashik, MAHARASHTRA, 422003, India
Email: gangurdepankaj770@gmail.com
Version No.: 7
Contact No. 9822230616

Dear Sir/Madam,

With reference to your loan application dated 05-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1350000 (INR Thirteen Lakh Fifty Thousand Only)
Insurance Premium	INR 65000 (INR Sixty Five Thousand Only)
Total Loan Amount	INR 1415000 (INR Fourteen Lakh Fifteen Thousand Only)
3. Repayment Term	156 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 15828 (INR Fifteen Thousand Eight Hundred and Twenty Eight 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	Shop No 03, Ground Floor, Mangalmurti Park Apartment, S No 31/3/A Plot No 255, Makhmalabad, Near CDO-Meri Colony, Nashik, Makhmalabad Road, Nashik, MAHARASHTRA, India, 422003
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. Property to be registered in name of Applicant &/or Co-applicant.
3. Repayment from Applicant salary account with SBI Bank A/c no *598.
4. LTV to be restricted as per PNBHFL policy norms.
5. Subject to Legal & Technical Clearance.
6. ROI Approval to be documented before disbursement.
7. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
8. OCR clearance (if applicable) to be taken before disbursement.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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: SAINATH KERU ROKADE
Landline No: 1800 120 8800

वी.एस. गंगुर्डे

(A)

(C)

P.M. 6

पंजीकृत कार्यालय: 9वीं मंजिल, अंतर्निष्ठ भवन, 22, कस्तूरबा गांधी 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

Branch Office: NASHIK
Applicant: BHARATI MOTIRAM GANGURDE
PANKAJ MOTIRAM GANGURDE

Date:
Ref No.: NHL/NSK/0926/5224781

Guarantor: N/A
Address: MOTIRAM NIWAS S NO 441 PLOT NO 07, VITHAI NAGAR PANDURANG COLONY, PAWAR MALA
MAKHMALABAD, NASHIK, Nashik, MAHARASHTRA, 422003, Nashik, India
Email: gangurdepankaj770@gmail.com
Version No.:
Contact No. 9822230616

Dear Sir/Madam,

With reference to your loan application dated 17-09-2026, 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 600000 (INR Six Lakh Only)
Insurance Premium	INR 0 (INR) 30,600/-
Total Loan Amount	INR 600000 (INR Six Lakh Only) 6,30,000/-
3. Repayment Term	156 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 6888 (INR Six Thousand Eight Hundred and Eighty Eight Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Shop No 03, Ground Floor, Mangalmurti Park Apartment, S No 31/3/A Plot No 255, Makhmalabad, Near CDO-Meri Colony, Nashik, Makhmalabad Road, Nashik, MAHARASHTRA, India, 422003
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 property owner to be taken on loan structure.
2. Repayment from Applicant salary account with SBI Bank A/c no *598.
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. End Use letter to be documented from applicant
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. End use declaration from the applicants to be held on record

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: SAINATH KERU ROKADE
Landline No: 1800 120 8800

Relationship Manager:



व्यवहार यशस्वी

०२:०९ PM on २३ सप्टें २०२६

यांना पेमेंट केले

THINKBIGZ INITIATIVE
PVT LTD

₹१८,२५०

9892834356-2@okbizaxis



ट्रान्सफरचे तपशील



PhonePe ट्रान्झॅक्शन ID

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₹१८,२५०

UTR: 716980756994



इतिहास पाहा



खर्चाची विभागणी



पावती शेयर करा



PhonePe सहाय्यता सोबत संपर्क करा



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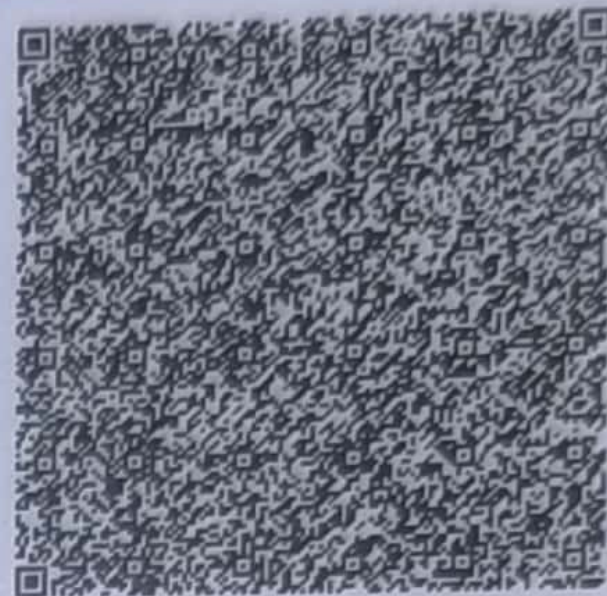


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AQOPG1180B



नाम / Name
BHARATI MOTIRAM GANGURDE

पिता का नाम / Father's Name
MADHVJI ZIPRU BAHIRAM

जन्म की तारीख /
Date of Birth
02/06/1970

बी. एम. गंगुडे
हस्ताक्षर / Signature

07022024



सत्यमेव जयते
भारत सरकार



भारत सरकार
Government of India

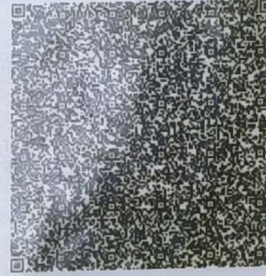
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 2821/31151/03070

To
भारती मोतीराम गांगुर्डे
Bharati Motiram Gangurde
S/O Parashuram Gaikawad,
NEAR GANAPATI MANDIR, PANCHAVATI,
B-7, MAYAVAN APPT., RAJPAL COLONY, MAKHAMALABAD NAKA,
VTC: Nashik,
District: Nashik,
State: Maharashtra,
PIN Code: 422003,
Mobile: 9822230616

Signature valid

Digitally signed by
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA DS
Date: 2024.05.20 19:47:11
GMT+05:30



आपला आधार क्रमांक / Your Aadhaar No. :

4864 2948 8845

VID : 9178 0119 7277 5057

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 05/08/2011



भारती मोतीराम गांगुर्डे
Bharati Motiram Gangurde
जन्म तारीख/DOB: 02/06/1970
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व 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).**

4864 2948 8845

माझे आधार, माझी ओळख