

Branch Office: NASHIK
Applicant: SANDIP YASHWANT JADHAV
ANKUSH YASHWANT JADHAV
MANISHABAI YASHWANT JADHAV
Guarantor: AMRUT ANANDA SURYAWANSHI
Address: SONEWADIGAON POST KAVLANE ARVIGAON, OPP VITTHAL MANDIR ZP MARATHI GOV SCHOOL
BACK, SIDE NEAR WATER TANK ARVIGAON DHULE, ,, Dhule, MAHARASHTRA, 424006, India
Email: sandipjadhav2205@gmail.com
Date: 13-Oct-2026
Ref No.: HOU/NSK/0926/5232717
Version No.: 6
Contact No. 9049511878

Dear Sir/Madam,

With reference to your loan application dated 28-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3400000 (INR Thirty Four Lakh Only)
Insurance Premium	INR 170000 (INR One Lakh Seventy Thousand Only)
Total Loan Amount	INR 3570000 (INR Thirty Five Lakh Seventy Thousand 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% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 34947 (INR Thirty Four Thousand Nine Hundred and Forty Seven Only)
8. Processing fees receivable:	INR 7671.18 (INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No 07, Pallavi A Row Houses, S No 524/1/4 Plot No 5 To 524/1/8 Plot No 9, Sharayu Park, Adgoan, Jatra Hotel, Nashik, Mumbai Agra Highway, 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. 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.
2. Subject to clearance of Processing Fees.
3. Ownership of Property to be Mr. Ankush & Mr. Sandip or jointly with co-applicant
4. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
5. Subject to Legal and technical clearance of property
6. Repayment to be taken through NACH mode only from salary account ICICI Bank Ac No.**680
7. OCR clearance (if applicable) to be taken before disbursement.
8. Acknowledged Key Facts Statement to be taken.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Co app Manisha Yashwant Jadhav Signature proof document req

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: Hemant S Madhe
Landline No: 1800 120 8800

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♦ मिसल पाव	70	♦ पोहे	25
♦ वडा रस्सा	60	♦ मिसल फरसाण	25
♦ स्पेशल खिचडी	60	♦ उपवास धिवडा	25
♦ भात वडा	25	♦ फाफडा	25
		♦ गारती	20
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WARNING



वडा रस्सा



मिसल पाव

बहार से खाना लाकर



Transaction Successful

02:23 pm on 16 Oct 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹27,510

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2610161423096102452461

Debited from



XXXXXX9661

₹27,510

UTR: 286947466816

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