

Branch Office: NASHIK
Applicant: AKASH PRABHAKAR KINEKAR
BADAL PRBHAKEAR KINEKAR
PRABHAKAR V KINEKAR
SUNITA PRABHAKAR KINEKAR

Date: 28-Sep-2026
Ref No.: HOU/NSK/0826/5206383

Guarantor: N/A
Address: RH NO B4 B WING HIRAKAMAL TOWNSHIP, SR. NO. 93 1BH, PAVITRAM HOTEL, NADUR NAKA, Nashik, MAHARASHTRA, 422101, India
Email: akashkinekar10827@gmail.com

Version No.: 6

Contact No. 9657058979

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3158000 (INR Thirty One Lakh Fifty Eight Thousand Only)
Insurance Premium	INR 157900 (INR One Lakh Fifty Seven Thousand Nine Hundred Only)
Total Loan Amount	INR 3315900 (INR Thirty Three Lakh Fifteen Thousand Nine Hundred Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 28358 (INR Twenty Eight Thousand Three Hundred and Fifty Eight Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No B-4, B Wing, HIRAKAMAL Township, S No 93/1, Nandur Dasak, Near Pavitram Hotel, Nashik, Nandur Naka, Nashik, MAHARASHTRA, India, 422101
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. All the applicant and co-applicant to the original loan to come on loan structure
3. Repayment from Current account Applicant with HDFC Bank of A/c No **471.
4. Subject to Legal & Technical Clearance.
5. Original LOD & FC to be documented before disbursement.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. Co-applicant Prabhakar Dual DOB proof 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).



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India

नौदणी क्रमांक/Enrolment No.: 1218/16459/00097

To: Sunita Prabhakar Kinekar
(सुनिता प्रभाकर किणेकर)
C/O Sunita Prabhakar Kinekar
Agar takli Rajwada
Samata Nagar
Takli Gaon Nashik 6
Nashik
Nashik
Maharashtra - 422006

Date: 12/02/2011



EY 01641015 3 IN

Ref. No : 12022011-00437

आपला आधार क्रमांक / Your Aadhaar No. :

5827 0182 9113

आधार – सामान्य माणसाचा अधिकार



भारत सरकार
GOVERNMENT OF INDIA



सुनिता प्रभाकर किणेकर
Sunita Prabhakar Kinekar

जन्म वर्ष / Year of Birth : 1981
स्त्री / Female

5827 0182 9113



आधार – सामान्य माणसाचा अधिकार

आयकर विभाग
INCOME TAX DEPARTMENT

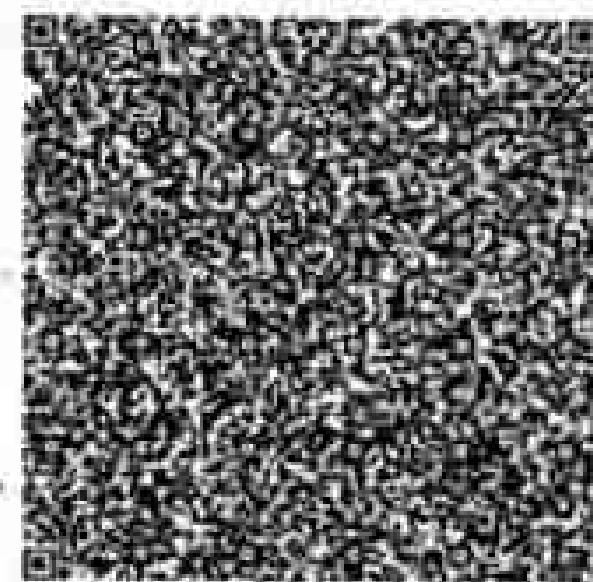


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

PTCPK2088E



नाम / Name

SUNITA PRABHAKAR KINEKAR

पिता का नाम / Father's Name

LAXMAN PARDESHI

जन्म की तारीख /

Date of Birth

01/01/1981

हस्ताक्षर / Signature

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

PRABHAKAR V KINEKAR

VYANKATI BIJARAM KINEKAR

01/07/1973

Permanent Account Number

BXRPK0518A

प्रभाकर

Signature





भारत सरकार
Government of India



Issue Date: 04/03/2013



बादल प्रभाकर किनेकर
Badal Prbhakar Kinekar
जन्म तारीख/DOB: 10/07/2003
पुरुष/ MALE

2182 9587 1027

VID : 9174 7380 1562 1464

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India



पत्ता:

S/O: प्रभाकर किनेकर, आगर टाकली रोड, आगर
टाकली, नाशिक, नाशिक,
महाराष्ट्र - 422006

Address:

S/O: Prbhakar Kinekar, Aager Takli Roed,
Aager Takli, Nashik, Nashik,
Maharashtra - 422006



2182 9587 1027

VID : 9174 7380 1562 1464



1947



help@uidai.gov.in



www.uidai.gov.in



भारत सरकार
Government of India

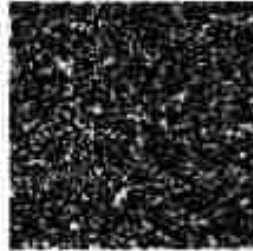
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2006/15975/07605

Download Date: 15/03/2020

To
प्रभाकर वि किनेकर
Prabhakar V Kinekar
C/O Prabhakar Vyankati Kinekar
Rajwada
Ager Takli
Nashik
Nashik Maharashtra - 422006
8308708478

Issue Date: 15/03/2020



आपला आधार क्रमांक / Your Aadhaar No. :

XXXX XXXX 2381

VID : 9103 5697 8006 5702

माझे आधार, माझी ओळख



भारत सरकार
Government of India



प्रभाकर वि किनेकर
Prabhakar V Kinekar
जन्म तारीख: DOB: 01/01/1972
पुरुष/ MALE

Issue Date: 15/03/2020

XXXX XXXX 2381

VID : 9103 5697 8006 5702

माझे आधार, माझी ओळख



Government of India



माहिती

- आधार ओळखीचा पुरावा आहे नागरिकत्वाचा नाही
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन प्रमाणीकरण वापरून ओळख सत्यापित करा.
- हे इलेक्ट्रॉनिक पत्रिके द्वारे तयार झालेले एक पत्र आहे.

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देशभरात वैध आहे
- आधार आपल्याला विविध सरकारी आणि खाजगी सेवा सुलभतेने घेण्यास मदत करते
- आपला मोबाइल नंबर आणि ईमेल आयडी आधारमध्ये अद्ययावत ठेवा
- आपल्या स्मार्ट फोनमध्ये आधार घ्या - mAadhaar App वापरा

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

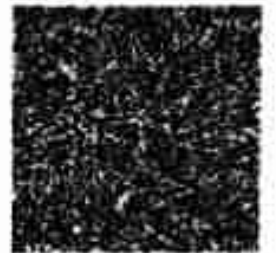


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
C/O प्रभाकर व्यंकट किनेकर, राजवाडा, अगर टाकली,
नाशिक, महाराष्ट्र,
पिनकोड - 422006

Address:
C/O Prabhakar Vyankati Kinekar, Rajwada,
Ager Takli, Nashik, Maharashtra - 422006



XXXX XXXX 2381

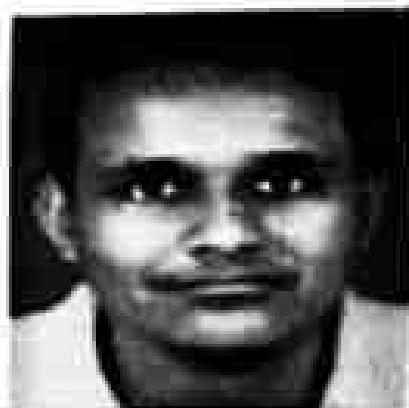
VID : 9103 5697 8006 5702

1947 | Feedback@uidai.gov.in | www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT

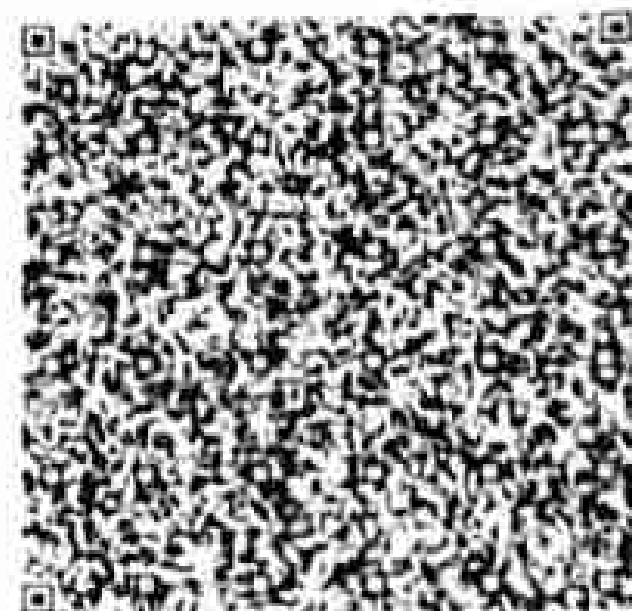


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

MQTPK0546G



नाम / Name

BADAL PRBHAKAR KINEKAR

पिता का नाम / Father's Name

PRBHAKAR VYANKATRAO KINEKAR

जन्म की तारीख /

Date of Birth

10/07/2003

Badal

हस्ताक्षर / Signature

31102022



भारत सरकार
Government of India



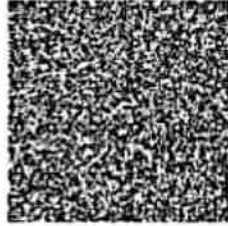
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2006/15705/05368

Download Date: 19/12/2019

To
आकाश प्रभाकर किनेकर
Akash Prabhakar Kinekar
Thorat Mala
Takli Road
Near New Singapur Garden
Nashik
Dwarka Corner
Nashik Maharashtra - 422011
9657058979

Issue Date: 04/07/2019



आपला आधार क्रमांक / Your Aadhaar No. :

4903 1989 3596

VID : 9156 4702 9849 8113

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Download Date: 19/12/2019



आकाश प्रभाकर किनेकर
Akash Prabhakar Kinekar
जन्म तारीख: DOB: 11/04/2000
पुरुष: MALE

Issue Date: 04/07/2019

4903 1989 3596

VID : 9156 4702 9849 8113

माझे आधार, माझी ओळख



माहिती

- आधार ओळखीचा पुरावा आहे नागरिकत्वाचा नाही
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन प्रमाणीकरण वापरून ओळख सत्यापित करा.
- हे इलेक्ट्रॉनिक प्रक्रिये द्वारा तयार झालेले एक पत्र आहे.

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देशभरात वैध आहे
- आधार आपल्याला विविध सरकारी आणि खाजगी सेवा सुलभतेने घेण्यास मदत करते
- आपला मोबाइल नंबर आणि ईमेल आयडी आधारमध्ये अद्यावत ठेवा
- आपल्या स्मार्ट फोनमध्ये आधार घ्या - mAadhaar App वापरा

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

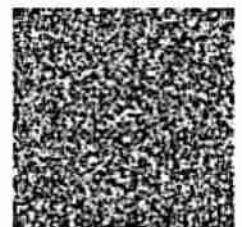


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
धोरात मला, टाकळी रोड, न्यू सिंगपूर गार्डन जवळ,
नाशिक, नाशिक,
महाराष्ट्र - 422011

Address:
Thorat Mala, Takli Road, Near New Singapur
Garden, Nashik, Nashik,
Maharashtra - 422011



4903 1989 3596

VID : 9156 4702 9849 8113

1947 | help@uidai.gov.in | www.uidai.gov.in



Scanned with OKEN Scanner

आयकर विभाग
INCOME TAX DEPARTMENT

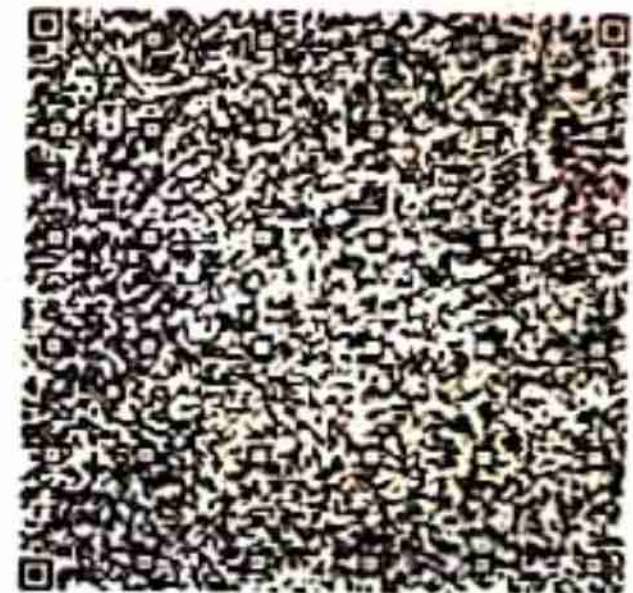


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HOAPK3609L



नाम / Name

AKASH PRABHAKAR KINEKAR

पिता का नाम / Father's Name
PRABHAKAR KINEKAR

जन्म की तारीख /
Date of Birth
11/04/2000

A. P. Kinekar.

हस्ताक्षर / Signature

11092018









**Transaction Successful**

05:02 pm on 29 Sept 2026

Paid to**THINK BIGZ INITIATIVE
PVT LTD****₹26,750**Vyapar
.169705262080@hdfcbank

Transfer Details



PhonePe Transaction ID

T2609291702342479715587



Debited from



XXXXXXXXXXXX6324

₹26,750

UTR: 884782840977



View History



Split Expense



Share Receipt



Contact PhonePe Support



Powered by

