

Branch Office: NAVI MUMBAI
Applicant: HEMANT SAHEBRAO THORAT
VISHAKHA DAMODAR GAIKWAD

Date: 29-Jul-2026
Ref No.: HOU/NAV/0626/5129726

Guarantor: N/A
Address: ROOM NO 256 BUILDING NO 8, SADHU VASWANI NAGAR, KOPRI COLONY THANE, .. Thane,
MAHARASHTRA, 400603, India
Email: hemant.thoratcool@gmail.com
Version No.: 5
Contact No. 7977097268

Dear Sir/Madam,

With reference to your loan application dated 15-06-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 200000 (INR Two Lakh Only)
Total Loan Amount	INR 4200000 (INR Forty Two Lakh Only)
3. Repayment Term	324 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 32825 (INR Thirty Two Thousand Eight Hundred and Twenty Five Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 502, 5TH FLOOR, BUILDING B, ROYAL HEIGHT, THANE, NA, Thane, KOPRI, Thane, MAHARASHTRA, India, 400601
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. • Seller CIBIL along with Consent to be documented before disbursement if the transaction is resale.
3. • Property to be registered in the name of the applicant or with co-applicant jointly.
4. • All property owners to be on loan structure.
5. • OCR to be documented
6. • PNBHFL Loan will be restricted to 80% of COP or MV whichever is less.
7. • HR mail/official mail or FTE visit at office to be documented before disbursement of applicant.
8. • Relationship proof to be documented.
9. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. OCR clearance (if applicable) to be taken before disbursement.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. Acknowledged Key Facts Statement to be taken.
14. 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.

Hemant
V.D. Gaikwad.



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

HEMANT SAHEBRAO THORAT

SAHEBRAO KESHAV THORAT

19/05/1983

476

6

27409

Permanent Account Number

AFQPT8023F

Hemant

Signature





भारत सरकार
GOVERNMENT OF INDIA

Issue Date: 13/11/2011



हेमंत साहेबराव थोरात

Hemant Sahebrao Thorat

जन्म तारीख / DOB: 19/05/1983

पुरुष / MALE

Mobile No.: 7977097268

5716 3035 5630

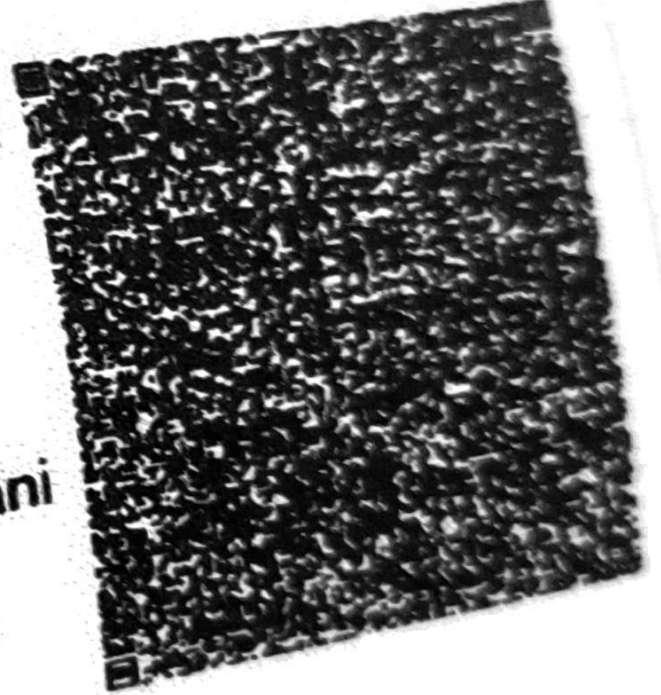
माझे आधार, माझी ओळख



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ताधार

रूम नं. २५६, बिल्डिंग नं. ८,, साधू वासवानी नगर, भाजी
मार्केट जवळ, कोपरी कॉलनी, ठाणे पूर्व, ठाणे,
महाराष्ट्र - ४००६०३



Address:
Room No. 256, Building No. 8,, Sadhu Vaswani
Nagar, Near Bhaji Market, Kopri Colony,
Thane East, Thane, Maharashtra - 400603

5716 3035 5630

1947
1800 300 1947


help@uidai.gov.in


www.uidai.gov.in

P.O. Box No. 1947,
Bengaluru-560 001





To THINKBIGZ INITIATIVE PVT LTD

₹29,400

✓ Completed

31 Jul 2026, 6:59pm



HDFC Bank 7704



UPI transaction ID

127153288082

To: THINKBIGZ INITIATIVE PVT LTD

9892834356-2@okbizaxis

From: HEMANT SAHEBRAO THORAT (HDFC Bank)

Google Pay • hemant.thoratcool@okhdfcbank

Google transaction ID

CICAgLiCsqrKQw

