

Branch Office: NASHIK
Applicant: PANDURANG SUKDEO GAMBHIRE
SUREKHA PANDURANG GAMBHIRE

Date: 14-Aug-2026
Ref No.: NHL/NSK/0826/5195168

Guarantor: N/A
Address: FLAT NO 11/12, VIGHNAHARTA APPT, DAMODAR RAJ NAGAR, NEAR WATER TANK HIRAWADI,
PANCHAVATI NASHIK, Nashik, MAHARASHTRA, 422003, India
Email: gambhirepandurang70@gmail.com

Version No.: 3
Contact No. 9702865691

Dear Sir/Madam,

With reference to your loan application dated 10-08-2026, 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 790000 (INR Seven Lakh Ninety Thousand Only)
Insurance Premium	INR 39000 (INR Thirty Nine Thousand Only)
Total Loan Amount	INR 829000 (INR Eight Lakh Twenty Nine Thousand Only)
3. Repayment Term	96 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 12362 (INR Twelve Thousand Three Hundred and Sixty Two Only)
8. Processing fees receivable:	INR 16285.18 (INR Sixteen Thousand Two Hundred and Eighty Five Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 11, Stilt 2nd Floor, (3rd Floor), Vighnaharta Apartment, Plot No 7, S No 194/1/2, Tarvara Nagar, Kamal Nagar, Nashik, Near Mina Tai Thakare Stadium, Nashik, Hirawadi Road, Nashik, MAHARASHTRA, India, 422003 Flat No 12, Stilt 2nd Floor, (3rd Floor), Vighnaharta Apartment, Plot No 7, S No 194/1/2, Tarvara Nagar, Kamal Nagar, Nashik, Near Mina Tai Thakare Stadium, Nashik, Hirawadi 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. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
2. LTV to be restricted as per PNBHFL policy norms
3. All the property owners to be part of loan structure
4. Repayment from Applicant salary account as per primary Lan.
5. End Use letter to be documented from applicant
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. 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: Vishal Ramesh Bothe
Landline No: 1800 120 8800

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CEGPG8012L



नाम / Name

SUREKHA PANDURANG GAMBHIRE

पिता का नाम / Father's Name

RAMNATH DAMU AVHAD

जन्म की तारीख / Date of Birth

24/08/1984

Op Gambhire

हस्ताक्षर / Signature





भारत सरकार
Government of India



Aadhaar no. issued: 13/10/2013



सुरेखा पांडुरंग गंभिरे

Surekha Pandurang Gambhire

जन्म तारीख/DOB: 24/08/1984

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).

3376 2150 1756

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

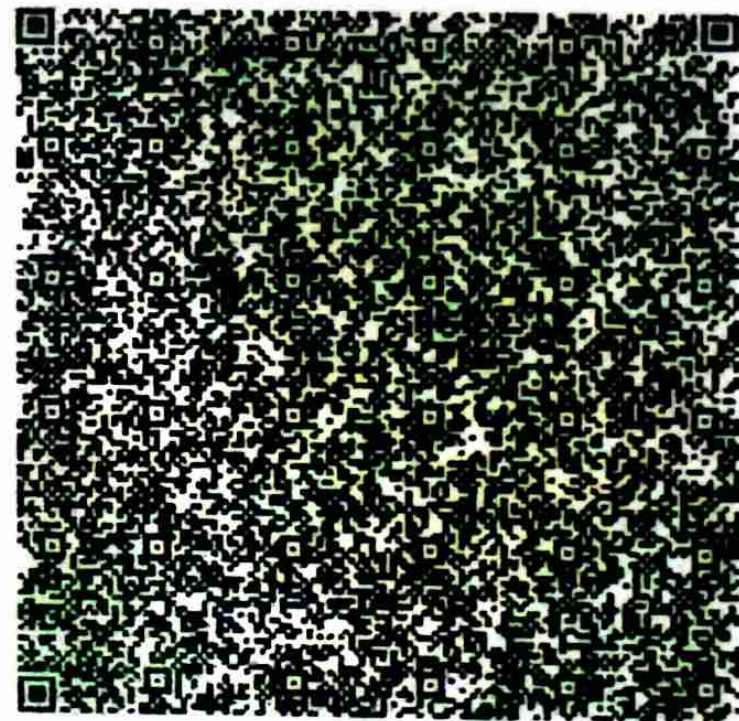


पत्ता:

फ्लॅट नं. ११, १२, विघ्नहर्ता अपार्ट., दामोदर राज नगर, निअर
वॉटर टँक, हिरावाडी, पंचवटी, नाशिक, पंचवटी, नाशिक,
महाराष्ट्र - 422003

Address:

FLAT NO.11,12, VIGHNAHARTA APPT.,
DAMODAR RAJ NAGAR, NEAR WATER TANK,
HIRAWADI, PANCHAVATI, Nashik, PO: Panchvati,
DIST: Nashik,
Maharashtra - 422003



3376 2150 1756

VID : 9197 7311 3160 8051

☎ 1947

✉ help@uidai.gov.in

🌐 www.uidai.gov.in

Details as on: 20/12/2025



भारत सरकार

Government of India



पांडुरंग सुकदेव गंभिरे

Pandurang Sukdeo Gambhire

जन्म तारीख/DOB: 01/06/1970

पुरुष/ MALE

8242 7000 1228

VID : 9144 0169 2345 1666

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

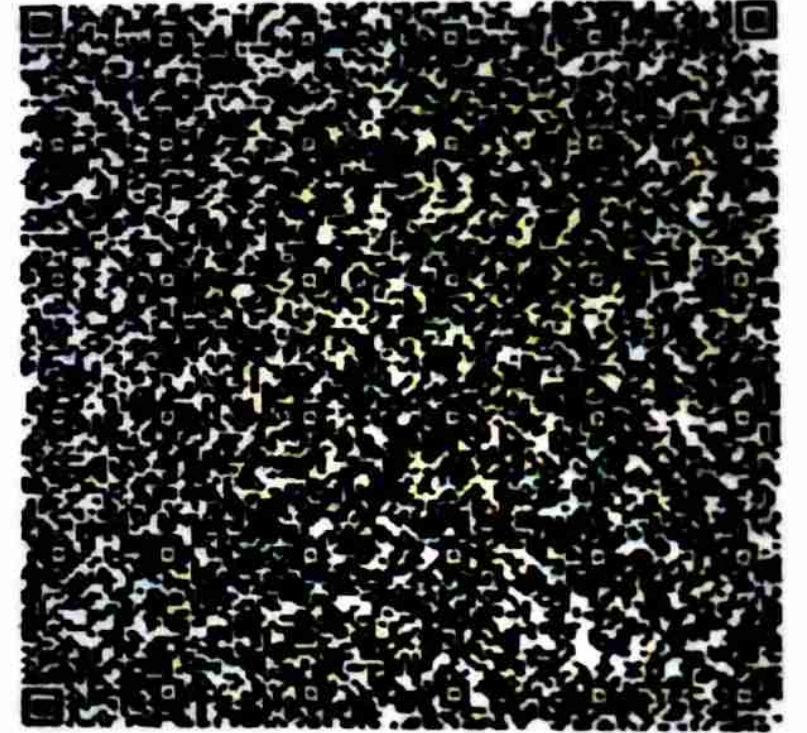


पत्ता:

फ्लॅट नं. 11/12 विघ्नहर्ता अपार्ट, दामोदर राज नगर, वॉटर
टॅंक जवळ, हिरावाडी, नाशिक, नाशिक,
महाराष्ट्र - 422003

Address:

Flat No. 11/12 Vighnaharta Appt, Damodar
Raj Nagar, Near Water Tank, Harawadi,
Nashik, Nashik,
Maharashtra - 422003



8242 7000 1228

VID : 9144 0169 2345 1666



1947



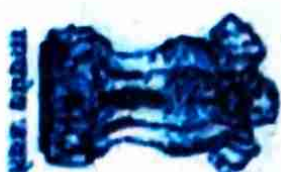
help@uidai.gov.in



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आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

PANDURANG SUKHDEV GAMBHIRE

SUKHDEV GAMBHIRE

01/06/1970

Permanent Account Number

AVZPG2769C

A handwritten signature in black ink, appearing to be 'S. D. G.', is written over the signature line.

Signature



15092010





6:11

5G 73



To THINK BIGZ INITIATIVE PVT LTD

₹8,432

Completed

21 Aug 2026, 5:58 pm



Bank Of Maharashtra 3018



UPI transaction ID

623374637399

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: Mr JAY LAXMAN JADHAV1 (Bank Of Maharashtra)

Google Pay · jayjadhav0000-1@okicici

Google transaction ID

CICAgLjryODtAg



Having issues?



Share



Split expense