

Branch Office: NASHIK
Applicant: SAGAR VITTHALRAO GHANGALE
ARTI SAGAR GHANGALE

Date: 11-Sep-2026
Ref No.: HOU/NSK/0926/5212228

Guarantor: N/A
Address: PLOT NO 7,, GURUKRUPA ROW HOUSE, OMKAR COLONY,, NEAR CITY CARE HOSPITAL, NASHIK,
Nashik, MAHARASHTRA, 422011, India
Email: ghangale41@gmail.com

Version No.: 4
Contact No. 9767473620

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 1828000 (INR Eighteen Lakh Twenty Eight Thousand Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 1918000 (INR Nineteen Lakh Eighteen Thousand 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% -2.50% = 10.65% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19343 (INR Nineteen Thousand Three Hundred and Forty Three Only)
8. Processing fees receivable:	INR 17281.00 (INR Seventeen Thousand Two Hundred and Eighty One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 05, 1st Floor, Type A Building No 2, Shankarnagar Co Op Hsg Soc Ltd, Nashik, Shankar Nagar, Nashik, Kathe Galli, 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. Property to be registered in name of Applicant &/or Co-applicant.
2. Repayment from Co-app Current account Cosmos Bank A/c No*921.
3. Subject to Legal & Technical Clearance.
4. LTV as per PNBHFL Policy norms.
5. Resi cum office Affidavit to be documented for applicant & co-app.
6. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.

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:



Transaction Successful

12:17 pm on 26 Sept 2026

Paid to



THINKBIGZ INITIATIVE PVT
LTD

₹17,200

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609261217071503753108

Debited from



XXXXXX8264

₹17,200

UTR: 747159520120

Powered by



AXIS BANK







भारत सरकार
Government of India

भारत सरकार
Government of India
नामांकन क्रमांक / Enrollment No.: 0649/08030/00184

To
सागर विठ्ठलराव घंगाळे
Sagar Villhalrao Ghangale
C/O Sagar Villhalrao Ghangale,
Plot No. 7 Gurukrupa Row House, Puna Road Omkar
Colony,
Near City Care Hospital,
VTC: Nashik,
District: Nashik,
State: Maharashtra,
PIN Code: 422001,
Mobile: 9767473020
MH685108245FL

168510824



आपका आधार क्रमांक / Your Aadhaar No. :

2659 2752 8365

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. Issued: 09/03/2011

सागर विठ्ठलराव घंगाळे
Sagar Villhalrao Ghangale
जन्म तिथि / DOB : 08/08/1992
पुरुष / Male

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
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).

2659 2752 8365

मेरा आधार, मेरी पहचान

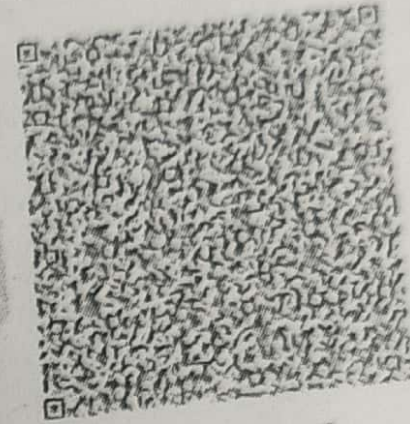
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AVXPG4196R



नाम / Name

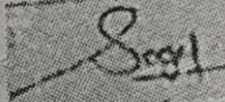
SAGAR VITTHALRAO GHANGALE

पिता का नाम / Father's Name

VITTHALRAO JAIRAM GHANGALE

जन्म की तारीख / Date of Birth

08/08/1992


हस्ताक्षर / Signature

47846

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT OF INDIA



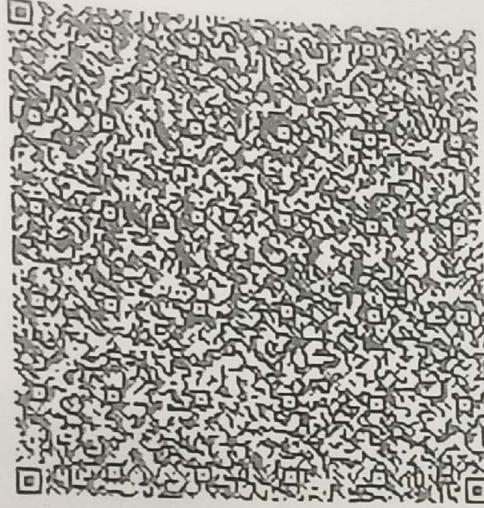
नाम / Name

ARTI SAGAR GHANGALE

स्थायी लेखा सख्या कार्ड

Permanent Account Number Card

EPDPB5093A



पिता का नाम / Father's Name

ARUN RAJARAM BHOSALE

जन्म की तारीख / Date of Birth

27/11/1999

हस्ताक्षर / Signature



भारत सरकार
Government of India



Issue Date: 18/08/2011



आरती सागर घंगाले
Arti Sagar Ghangale
जन्म तिथि/DOB: 27/11/1999
महिला/ FEMALE

4769 7914 3332

VID : 9153 8546 7469 6552

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

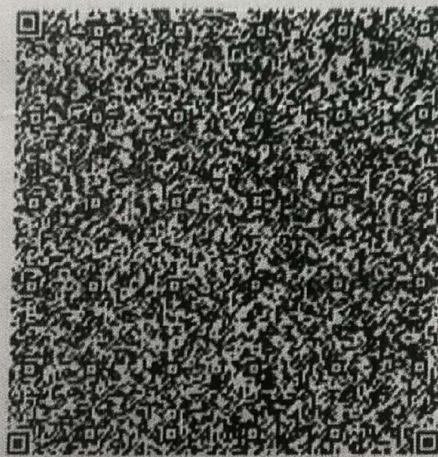


पता:

प्लॉट नं-7, गुरुक्रपा रो हाउस, ओमकार कॉलोनी, पुना
रोड, सीटी कैर हॉस्पिटल जवळ, काठे गॅल्ली, नाशिक,
नाशिक,
महाराष्ट्र - 422011

Address:

Plot No-7, Gurukrupa Row House, Omkar
Colony, Puna Road, Near City care Hospital,
Kathe Galli, Nashik, Nashik,
Maharashtra - 422011



4769 7914 3332

VID : 9153 8546 7469 6552



1947



help@uidai.gov.in



www.uidai.gov.in