

Branch Office: NASHIK
Applicant: VILAS BALASAHEB BARDE
CHHAYA VILAS BARDE
SANJAY BALASAHEB BARDE

Date: 14-Jul-2026
Ref No.: HOU/NSK/0626/5132830

Guarantor: N/A
Address: MADHAV NAGAR, NEAR AVDHOT KIRANA, HERO MOTOCORP SANKLECHA SERVICE MANMAD,
NEAR AVDHOT KIRANA, MANMAD, Nashik, MAHARASHTRA, 423104, India
Email: vilasbarde1987@gmail.com

Version No.: 7
Contact No. 8208347967

Dear Sir/Madam,

With reference to your loan application dated 17-06-2026, 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 5160000 (INR Fifty One Lakh Sixty Thousand Only)
Insurance Premium	INR 258000 (INR Two Lakh Fifty Eight Thousand Only)
Total Loan Amount	INR 5418000 (INR Fifty Four 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 46336 (INR Forty Six Thousand Three Hundred and Thirty Six Only)
8. Processing fees receivable:	INR 50601.00 (INR Fifty Thousand Six Hundred One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 06, 6th Floor, Swami Darshan Heights, Plot No 11/12/13/14, S No 196/1/2/3, Nisarg Nagar, Mhasrul, Opp Jio Petrol Pump, Nashik, Dindori 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. Subject to clearance of Processing Fees.
2. Repayment from Applicant salary account with SBI Bank A/c no *791
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. Acknowledged Key Facts Statement to be taken.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. OCR clearance (if applicable) to be taken before disbursement.

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:

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

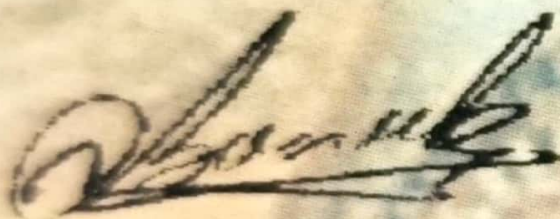
VILAS BALASAHEB BARDE

BALASAHEB MAHADU BARDE

09/11/1987

Permanent Account Number

AUIPB2269C

A handwritten signature in black ink, likely belonging to the taxpayer, is written over the card.

Signature



भारत सरकार

Government of India



Aadhaar no. issued: 26/02/2016



विलास बाळासाहेब बर्डे

Vilas Balasaheb Barde

जन्म तिथि/DOB: 09/11/1987

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं ।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफ़लाइन 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).

8506 6775 5004

मेरा **आधार**, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

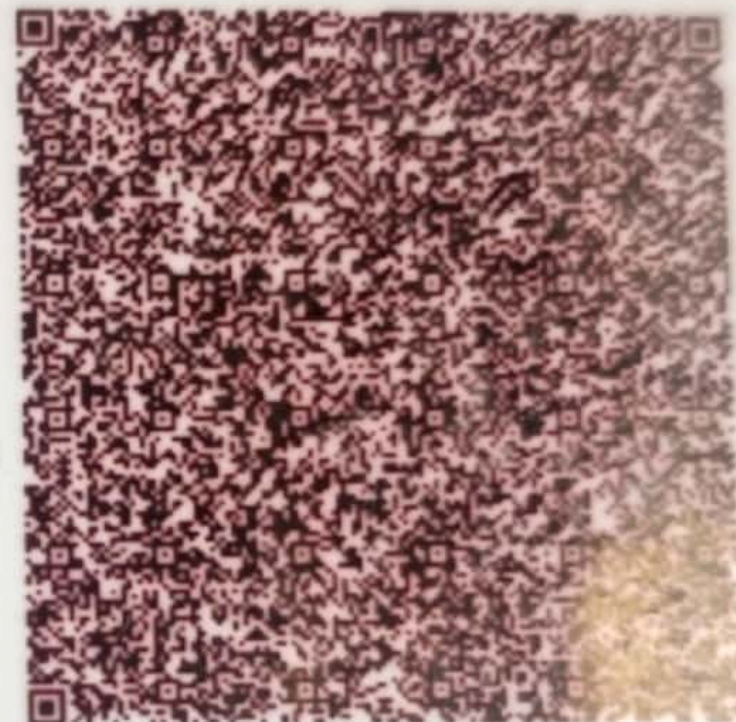


पता:

267ए, तेलीवाडी, बरडे गल्ली, जवणगाव, करंजवण, ता-दिंडोरी,
दिंडोरी, दिंडोरी, नाशिक,
महाराष्ट्र - 422202

Address:

267a, Teliwadi, Barde Galli, Javangaon, Karanjvan, ta-
Dindori, Dindori, PO: Dindori, DIST: Nashik,
Maharashtra - 422202



8506 6775 5004

VID : 9176 4951 8881 2580

☎ 1947

✉ help@uidai.gov.in

🌐 www.uidai.gov.in



भारत सरकार
Government of India



Aadhaar no. issued: 05/05/2013



छाया विलास बर्डे
Chhaya Vilas Barde
जन्म तिथि/DOB: 06/11/1998
महिला/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफ़लाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
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authentication, or scanning of QR code / offline XML).

3950 3423 5221

मेरा **आधार**, मेरी पहचान

आयकर विभाग
INCOME TAX DEPARTMENT

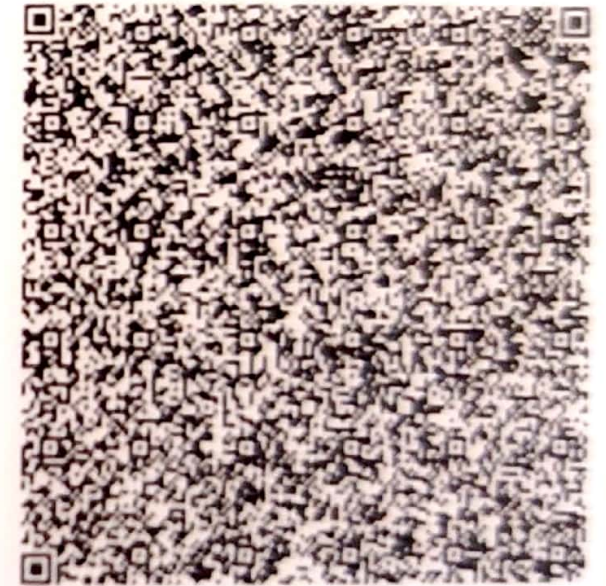


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

ISZPB3215D



नाम / Name

CHHAYA VILAS BARDE

पिता का नाम / Father's Name

RAJARAM RAMBHAU BHOJ

जन्म की तारीख /

Date of Birth

06/11/1998

26082025

◀ PAN Application Digitally Signed, Card Not
Valid unless Physically Signed

Paid to



THINKBIGZ INITIATIVE PVT LTD ₹3,000

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2607241516186265851482



Debited from



XXXXXX4791

₹3,000

UTR: 035267195889



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THINKBIGZ INITIATIVE PVT
LTD

9892834356-2@okbizaxis

₹30,100



Transfer Details



PhonePe Transaction ID

T2607241511381876935916



Debited from



XXXXXX4791

₹30,100

UTR: 944080590079



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