



Branch Office: NASHIK
Applicant: RAJENDRA NAGU THOKE
NIKHIL RAJENDRA THOKE
Guarantor: SUMERSING INDRASING PAWAR
Address: SR NO -9 MALEGAON TILWAN BAGLAN TALUKA, NEAR DEVMAMLEDAE BEKARY OPP MHASOBA,
MAHARAJ MANDIR, NASHIK, Nashik, MAHARASHTRA, 423301, India
Email: nrthoke16@gmail.com

Date: 10-Sep-2026
Ref No.: HOU/NSK/0926/5213998
Version No.: 3
Contact No. 9423416955

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 1370000 (INR Thirteen Lakh Seventy Thousand Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 1430000 (INR Fourteen Lakh Thirty Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17730 (INR Seventeen Thousand Seven Hundred Thirty Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 08, S No 700/1B/700/2B, Adgaon, Nashik, Near Mhada Colony, Nashik, Mumbai Agra Highway, 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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
3. LTV to be restricted to 30%
4. LTV to be restricted as per PNBHFL policy norms.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Applicant Spouse to be added before disbursement.
7. Local Guarantor to be added before disbursement.
8. Subject to Legal & Technical Clearance.
9. Property to be registered in name of Applicant &/or Co-applicant.
10. Repayment from Applicant salary account with SBI Bank A/c no *788
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. Property being offered as collateral needs to be insured for the tenure of the loan

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.

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001
Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001
Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLCO33856

स्थायी लेखा संख्या

/PERMANENT ACCOUNT NUMBER

AAKPT8202B

नाम /NAME

RAJENDRA NAGU THOKE

पिता का नाम /FATHER'S NAME

NAGU JAMSING THOKE

जन्म तिथि /DATE OF BIRTH

01-06-1967

हस्ताक्षर /SIGNATURE

[Handwritten Signature]

R. D. Mahadikar

आयकर आयुक्त, नासिक

COMMISSIONER OF INCOME-TAX, NASIK



आयकर विभाग
INCOME TAX DEPARTMENT

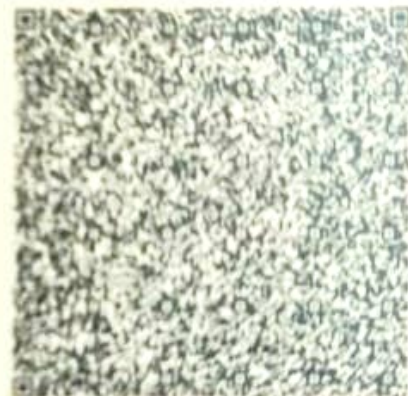


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BVUPT0648B



नाम / Name

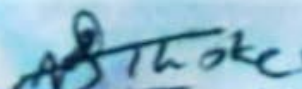
NIKHIL RAJENDRA THOKE

पिता का नाम / Father's Name

RAJENDRA NAGU THOKE

जन्म की तारीख / Date of Birth

16/01/1996


हस्ताक्षर / Signature

02155







Transaction Successful

03:18 pm on 21 Sept 2026

Paid to



THINKBIGZ INITIATIVE PVT LTD

₹13,240

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609211518195806736442

Debited from



XXXXXX1067

₹13,240

UTR: 833806255924

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