

Branch Office: AURANGABAD
Applicant: SUBHASH P SHINDE
BHARGAVI A VADNERAKAR

Date: 02-Sep-2026
Ref No.: NHL/ARNG/0826/5196045

Guarantor: N/A
Address: HEMA APARTMENT C/04, DAWALE NAGAR PADA NO 3 NEAR LOKMANYA NAGAR BUS STOP, THANE
WEST THANE, Thane, MAHARASHTRA, 400606, Thane, India
Email: shinde.subhash36@yahoo.com
Version No.: 4
Contact No. 9082373677

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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 760000 (INR Seven Lakh Sixty Thousand Only)
Insurance Premium	INR 26600 (INR Twenty Six Thousand Six Hundred Only)
Total Loan Amount	INR 786600 (INR Seven Lakh Eighty Six Thousand Six Hundred Only)
3. Repayment Term	144 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 9175 (INR Nine Thousand One Hundred and Seventy Five Only)
8. Processing fees receivable:	INR 15577.18 (INR Fifteen Thousand Five Hundred and Seventy Seven Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat/Tenement No 259, On Third Floor, In Building No. L-18, 248 Under LIG Scheme, Gut No 74/P, At Devlai MHADA, Aurangabad, ., MAHARASHTRA, India, 431001
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. PL Rs. 25 K (recently availed) closure proof to be documented
2. Subject to clearance of Processing Fees.
3. Repayment to be taken from Salary A/c of Kotak Bank 5946
4. Digilocker aadhar verification for app and co-app to be done
5. All the applicant and co-applicant to the original loan to come on loan structure.
6. Subject to Legal & Technical Clearance.
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. End Use letter to be documented from applicant
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. 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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

S.P. Shinde
7-9-2026
V. Bhargavi

FORM A-2

MEMORANDUM OF ENTRY IN CASE OF MORTGAGE BY DEPOSIT OF TITLE DEEDS

At the request of the SUBHASH P SHINDE ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001 ("PNBHFL") had sanctioned a loan in favour of Borrower, to the tune of INR 786600.0 (Rupees Seven Lakh Eighty Six Thousand Six Hundred Only)("Loan"), in accordance with General Terms and Conditions("GTC") read with the Loan Documents including but not limited to Application Form, Disbursement Letter dated 07-09-2026 and Sanction Letter dated 02-09-2026. One of the conditions of the Loan Documents, duly agreed and acknowledged by the Borrower, was to create an equitable mortgage on the Property (as defined hereunder), in favour of PNBHFL, in accordance with the terms and conditions of the Loan Documents including without limitation, GTC, Application Form, Disbursement Letter and Sanction Letter.

On the _____ day of _____, the Mortgagor(s) (details whereof have been mentioned in Schedule A) (hereinafter referred to as the "Mortgagor(s)") attended the office of PNBHFL at its branch office at AURANGABAD (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Subhash P. Shinde of the said Mortgagee and the Mortgagor(s) stated that the documents relating to the title deeds, evidences and writings (hereinafter called "Title Deeds", details whereof are specified in Part II of Schedule B) in respect of the Property as set out in Part I of Schedule B) (hereinafter referred to as the "Property") were deposited on _____ with the Mortgagee.

SP. Shinde
7-9-2026
V. Nagarani



To THINK BIGZ INITIATIVE PVT LTD

₹8,100

Paid to PNB HFL stamp Duty fees

✓ Completed

10 Sept 2026, 4:05 pm



Kotak Mahindra Bank 5946



Payment of ₹8,100 completed

Receiver's bank has confirmed
deposit of money to THINK BIGZ
INITIATIVE PVT LTD's bank account



Payment started

10 Sept 2026, 4:05 pm



₹8,100 was debited

4:05 pm



₹8,100 sent to THINK BIGZ
INITIATIVE PVT LTD

4:05 pm



Payment completed

4:05 pm

UPI transaction ID

625322660813

To: THINK BIGZ INITIATIVE PVT LTD

....2080@hdfcbank

From: SUBHASH P SHINDE (Kotak
Mahindra Bank)

Google Pay • h903@okicici

Google transaction ID

CICAgPjokf2ulg



Having issues?



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FUTURE