

Branch Office: NASHIK
Applicant: ARWIND GULAB VISHWAKARMA
ROSHNI VISHWAKARMA

Date: 19-Sep-2026
Ref No.: HOU/NSK/0826/5186115

Guarantor: N/A
Address: FLAT NO 13, RAJ RESIDENCY ,, RAHUL NAGAR,, PANCHAK SHIVAR, NASHIK, Nashik, MAHARASHTRA, 422101, India
Email: vishwakarmaarvind1992@gmail.com
Version No.: 5
Contact No. 8208911497

Dear Sir/Madam,

With reference to your loan application dated 03-08-2026, 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	Housing Loan, Housing
2.	Loan Amount	INR 2700000 (INR Twenty Seven Lakh Only)
	Insurance Premium	INR 135000 (INR One Lakh Thirty Five Thousand Only)
	Total Loan Amount	INR 2835000 (INR Twenty Eight Lakh Thirty Five 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 24783 (INR Twenty Four Thousand Seven Hundred and Eighty Three Only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	Flat No 306, 3rd Floor, Sham Palace Apartment, Plot No 01, S No 40/1B/1/1/1B/1/2, CTS No 640, Panchak, Raj Rajeshwari Managl Karyalay, Nashik, Jail Road, Nashik, MAHARASHTRA, India, 422101
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 SB account with SBI Bank A/c no 361.
3. Property to be registered in name of Applicant &/or Co-applicant.
4. LTV to be restricted as per PNBHFL policy norms.
5. Subject to Legal & Technical Clearance.
6. Acknowledged Key Facts Statement to be taken.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. 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:



Transaction Successful

01:13 pm on 22 Sept 2026

Paid to



THINKBIGZ INITIATIVE ₹24,550

PVT LTD

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609221313051745562633

Debited from



XXXXXXXXXX000479

₹24,550

UTR: 737862058893

Powered by



AXIS BANK



आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

ARWIND GULAB VISHAWAKARMA

GULAB SHANKAR VISHAWAKARMA

13/02/1992

Permanent Account Number

APSPV9984K

Arwind

Signature



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

CURPV1314D

नाम / Name

ROSHANI VISHWAKARMA

पिता का नाम / Father's Name

BECHAN VISHWAKARMA

जन्म की तारीख /
Date of Birth

01/01/2001

रौशनी

हस्ताक्षर / Signature



