

Branch Office: NASHIK
Applicant: RAKESH BUDHAJI AHIRE
MANISHA RAKESH AHIRE

Date: 25-Sep-2026
Ref No.: HOU/NSK/0926/5228047

Guarantor: N/A
Address: SHREE HARI ROW HOUSE NO 5 ANAND NAGAR NEAR WATER, TANK OPPO RADISSON BLUE HOTEL
ROAD NEAR RADHA, KRISHNA MANDIR GST BHAVAN ROAD PATHARDI NASHIK, NEAR GST BHAVAN,
Nashik, MAHARASHTRA, 422010, India
Email: ahire41@gmail.com
Contact No. 9923937755

Dear Sir/Madam,

With reference to your loan application dated 22-09-2026, 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 3400000 (INR Thirty Four Lakh Only)
Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
Total Loan Amount	INR 3540000 (INR Thirty Five Lakh Forty Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 34653 (INR Thirty Four Thousand Six Hundred and Fifty Three Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 22 And 23, S No 418, Konark Nagar, Mauje Adgaon, Back Side of D-Mart, 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. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
3. Repayment to be taken through NACH mode only from salary account SBI Bank Ac No.**660
4. Ownership of property is to be with main applicant or jointly with co-applicant
5. Plot should be demarcated
6. Clearance from TSG team for ring fencing & demarcation need to be documented on record.
7. Subject to Legal and technical clearance of property
8. OCR clearance (if applicable) to be taken before disbursement.
9. Acknowledged Key Facts Statement to be taken.
10. 1.The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2.Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3.If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
11. Co-applicant Sing proof req.

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).







Transaction Successful

10:11 am on 30 Sept 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹27,420

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609301011014956880401

Debited from



XXXXXX0660

₹27,420

UTR: 198785804970

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