

Branch Office:

Applicant:

NASHIK

VISHAL NITIN JADHAV

PUSHPA VISHAL JADHAV

Date: 11-Sep-2026

Ref No.: HOU/NSK/0926/5216690

Guarantor:

Address:

N/A

FLAT NO 08 4TH FLOOR, KAMOD COMPLEX,, NAE SHATABDI HOSPITAL, MUMBAI NAKA, NASHIK,
Nashik, MAHARASHTRA, 422001, India
vj9391146@gmail.com

Version No.: 3

Email:

Dear Sir/Madam,

Contact No. 9146704041

With reference to your loan application dated 08-09-2026, 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 2400000 (INR Twenty Four Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 2400000 (INR Twenty Four Lakh Only)
3. Repayment Term	228 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23551 (INR Twenty Three Thousand Five Hundred and Fifty One Only)
8. Processing fees receivable:	INR 14578.00 (INR Fourteen Thousand Five Hundred and Seventy Eight Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 17, 3rd Floor, Building No 2, Rama's Aarambh Apartment, S No 228/2, Krushna Nagar, Ambad Khurd, Near Mauli Lawns, Nashik, Kamathwade - Ambad Link Road, Nashik, MAHARASHTRA, India, 422010
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. No. of employees verified. Employer shall have minimum of 10 employees. If the number of employees is between 5-10, then a guarantor is required to be taken on loan structure. Number of employees below 5 is not allowed
2. Co-applicant dual DOB proof req.
3. Subject to clearance of Processing Fees.
4. Subject to Legal and technical clearance of property
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer
7. 100% OCR to be paid by the borrower before disbursement
8. Statutory business registration proof of employer to be submitted
9. Auto Loan Rs.3.56 lakhs SOA and repayment banking to be doc and confirmed said loan taken by applicants brother
10. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
11. Repayment to be taken through NACH mode only from salary account Rajlaxmi urban co op bank Bank Ac No.**443
12. Adhar card with revised address to be documented before disbursement
13. Property being offered as collateral needs to be insured for the tenure of the loan
14. Acknowledged Key Facts Statement to be taken.
15. OCR clearance (if applicable) to be taken before disbursement.
16. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
17. UPDATED APPLICANT ADHAR CARD COPY REQ.
18. Co-applicant sing proof req.



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India

Government of India

संकेत क्रमांक : Enrollment No. 2006/0015702418

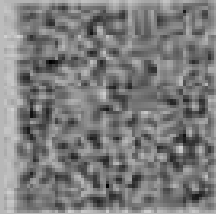
श्री.
Vijay Nitin Jadhav
Nitin Nitin Jadhav

20/10/2018

BALGACH ROAD, WADI VASTI DEOLA
Chalis, Jalgaon
Maharashtra 429102



UC 01553258 8 94
Enrollment No. 2006/0015702418



आपला आधार क्रमांक / Your Aadhaar No. :

6396 6714 2587

आधार — सामान्य माणसाचा अधिकार



भारत सरकार

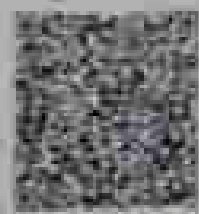
GOVERNMENT OF INDIA



श्री. विजय नितीन जाधव
Vijay Nitin Jadhav

पुरुष / Year of Birth : 1988
पुरुष / Male

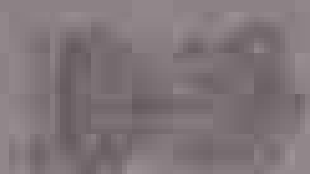
6396 6714 2587



आधार — सामान्य माणसाचा अधिकार

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी निष्ठा संख्या कार्ड

Permanent Account Number Card

BRBPJ4720B

नाम / Name

VISHAL NITIN JADHAV

पता / Address
NITIN VISHNU JADHAV

आय कर संख्या / PAN No.
30/06/1985

स्थायी

Signature



12042018



भारत सरकार
GOVERNMENT OF INDIA



पुष्पा विशाल जाधव
Pushpa Vishal Jadhav

जन्म वर्ष / Year of Birth : 1991
स्त्री / Female



3092 4624 6281

आधार — सामान्य माणसाचा अधिकार



Transaction Successful

05:18 pm on 30 Sept 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹21,800

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2609301718108753550907

Debited from



XXXXXXXX3034

₹21,800

UTR: 781594719539

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AXIS BANK



