

Branch Office: NASHIK
Applicant: KIRAN KISHOR KHAIRNAR
KAVITA KIRAN KHAIRNAR

Date: 29-Jun-2026
Ref No.: NHL/NSK/0626/5141303

Guarantor: N/A
Address: S/O KISHOR KHAIRNAR,, 5 GREEN VIHAR ROW HOUSE,, AMBAD LINK ROAD, BEHIND BURKULE HALL,,
NEAR ANVI APARTMENT, BEHIND BURKULE HALL, EKDANT NAGAR AMBAD KHURD, Nashik,
MAHARASHTRA, 422010, India
Email: khairnar.kk05@gmail.com

Version No.: 4

Contact No. 7350231391

Dear Sir/Madam,

With reference to your loan application dated 24-06-2026, 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 1200000 (INR Twelve Lakh Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 1260000 (INR Twelve Lakh Sixty 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% -3.55% = 9.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13234 (INR Thirteen Thousand Two Hundred and Thirty Four Only)
8. Processing fees receivable:	INR 11801.18 (INR Eleven Thousand Eight Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Row House No 05, Green Vihar Row Houses, Plot No 4 To 11, S No 276/1/1, Ekdant Nagar, Ambad Khurd, Near Burkule Hall, Nashik, 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. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Repayment to be taken through NACH mode only from Salary account of the applicant TJSB Ac No.**8820
3. All the property owners to be part of loan structure
4. Subject to Positive FI and FCU report
5. Subject to Legal and technical clearance of property
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. End Use letter to be documented from applicant

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: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager:

(Signature)

(Signature)



Transaction Successful

03:05 pm on 15 Jul 2026

Paid to



THINKBIGZ INITIATIVE
PRIVATE LIMITED

₹11,880

reachus.thinkbigz@okhdfcbank

Sent to

: Pay

• reachus.thinkbigz@okhdfcbank



Transfer Details



PhonePe Transaction ID

T2607151505143253539941



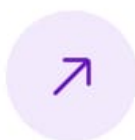
Debited from



XXXXXXX2331

₹11,880

UTR: 315232636174



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आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KHAIRNAR KIRAN KISHOR

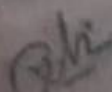
KISHOR RAGHUNATH KHAIRNAR

08/09/1985

Permanent Account Number

BRIPK3729A




Signature



भारत सरकार

Government of India



किरण किशोर खैरनार

Kiran Kishor Khairnar

जन्म तारीख / DOB : 08/09/1985

पुरुष / Male



6320 5869 6214



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

पत्ता S/O: किशोर खैरनार, 5 ग्रीन
विहार रो हाउस, अंबड लिंक रोड,
बुरकुले हॉल मागे, अंबड एकदंत नगर,
नाशिक, अंबड खुर्द, महाराष्ट्र, 422010

Address: S/O: Kishor Khairnar, 5 Green
Vihar Row House, Ambad Link Road,
Behind Burkule Hall, Ambad Ekdant Nagar,
Nashik, Ambad Khurd, Maharashtra,
422010

6320 5869 6214

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
HZDPK4023G



नाम / Name

KAVITA KIRAN KHAIRNAR

पिता का नाम / Father's Name

KAILAS MANSARAM BAGUL

जन्म की तारीख / Date of Birth

13/10/1987

हस्ताक्षर / Signature



भारत सरकार

Government of India



कविता किरण खैरनार
Kavita Kiran Khairnar

जन्म तारीख / DOB : 13/10/1987

स्त्री / Female



9696 9985 8768



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

पत्ता W/O: किरण खैरनार, ग्रीन
विहार रो हाउस नं 5, अंबड लिंक रोड,
बुरकुले हॉल मागे, उत्तम नगर, अंबड,
नाशिक, अंबड खुर्द, महाराष्ट्र, 422010

Address: W/O: Kiran Khaimar, Green Vihar
Row House No 5, Ambad Link Road,
Behind Burkule hall, Uttam Nagar, Ambad,
Nashik, Ambad Khurd, Maharashtra,
422010

9696 9985 8768



