

Branch Office: KHARADI
Applicant: NILESH SUBHASH PARDESHI
VARSHA SUBHASH PARDESHI

Date: 11-Sep-2026
Ref No.: HOU/KRDI/0926/5212546

Guarantor: N/A
Address: 1B 14, NIO COLONY, DONA PAULA GOA, .. Goa, Goa, 403004, North Goa, India
Email: nileshpardeshi21@gmail.com
Version No.: 9
Contact No. 9623734136

Dear Sir/Madam,

With reference to your loan application dated 03-09-2026, 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 2244864 (INR Twenty Two Lakh Forty Four Thousand Eight Hundred and Sixty Four Only)
Insurance Premium	INR 112000 (INR One Lakh Twelve Thousand Only)
Total Loan Amount	INR 2356864 (INR Twenty Three Lakh Fifty Six Thousand Eight Hundred and Sixty Four 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% - 2.80% = 10.35% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23294 (INR Twenty Three Thousand Two Hundred and Ninety Four 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 102, .. 1ST FLOOR, S NO 8, H NO 7/8/2/3, SHREE DATTA VILLA, SHREE DATTA VILLA CO-OPERATIVE HOUSING SOCIETY LTD, PUNE, AMBEGAON BK, Pune, AMBEGAON BK, Pune, MAHARASHTRA, India, 411046
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. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
2. Subject to clearance of Processing Fees.
3. Goa Residence address to be documented duly FCU vetted. Same address to be updated in SFDC as well.
4. 10. Government ID to be taken/HR mail confirmation to be taken.
5. 12. Appointment letter to be documented as date of joining is not mentioned on Salary Slip.
6. 4. Repayments to be taken from applicant's salary ac SBI**8210
7. 1. All property owners to come as Co applicant to the loan structure
8. 2. Original Latest LOD and latest O/s letter from SBI to be documented.
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. Acknowledged Key Facts Statement to be taken.
11. Property being offered as collateral needs to be insured for the tenure of the loan

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.



दुय्यम निबंधक : सह दु.नि.हवेली 23

दस्त क्रमांक : 18513/2018

Regn:63m

गावाचे नाव : आंबेगांव बु ०००

सह. दु. नि. (चर्चा-२) इर्वलीह २८



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BDWPP1262K



नाम / Name
NILESH SUBHASH PARDESHI

पिता का नाम / Father's Name
SUBHASH MAHADEV PARDESHI

जन्म की तारीख /
Date of Birth
13/05/1991

N. Pardehi
हस्ताक्षर / Signature

13112018

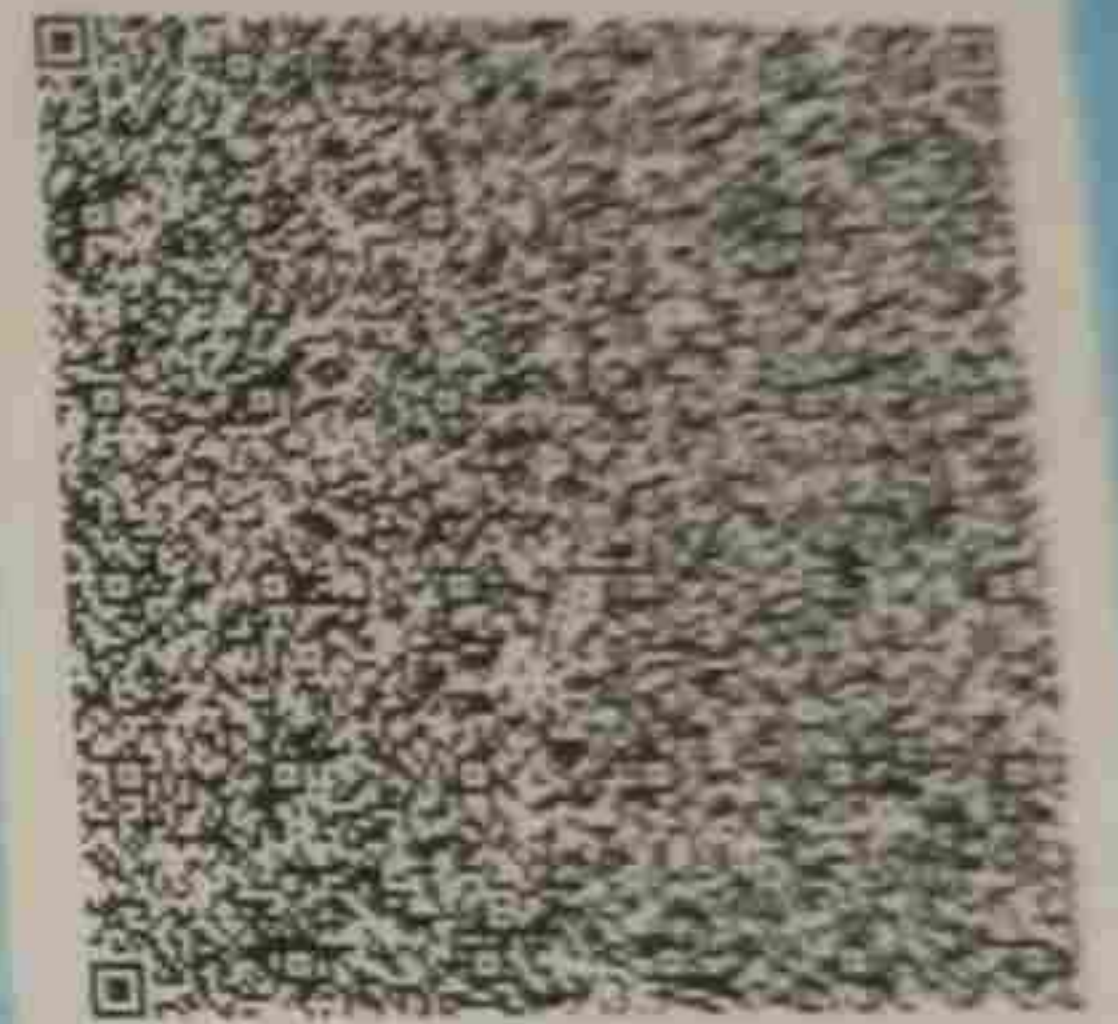
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BCLPP7828M



नाम / Name
VARSHA SUBHASH PARDESHI

पिता का नाम / Father's Name
SURESH BABULAL GUPTA

जन्म की तारीख /
Date of Birth
27/12/1970

श्री वरिषा परदेशी
हस्ताक्षर / Signature

06092018



भारत सरकार
Government of India

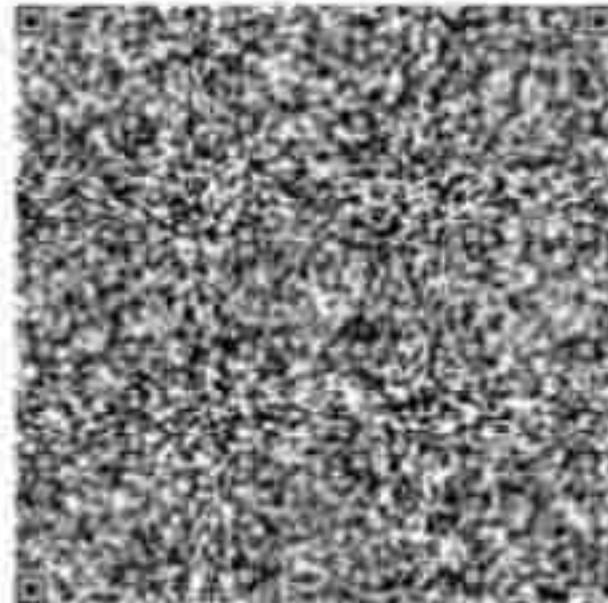
भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Enrolment No.: 2076/20538/11216

Download Date: 25/04/2021
To
Nilesh Subhash Pardeshi
1202 shirole road datta vasaht
shivaji nagar
Pune
Pune Maharashtra - 411004
9623734136

Issue Date: 17/04/2021

Signature Not Verified
Digital Signature
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA
Date: 2021/04/17 11:51:02
IST



आपका आधार क्रमांक / Your Aadhaar No. :

9799 1944 5336

VID : 9118 3494 5390 1642

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Nilesh Subhash Pardeshi
Date of Birth/DOB: 13/05/1991
Male/ MALE

Issue Date: 17/04/2021

9799 1944 5336

VID : 9118 3494 5390 1642

मेरा आधार, मेरी पहचान



Government of India



सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन ऑथेंटिकेशन से पहचान प्रमाणित करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देश भर में मान्य है।
- आधार कई सरकारी और गैर सरकारी सेवाओं को पाना आसान बनाता है।
- आधार में मोबाइल नंबर और ईमेल ID अपडेट रखें।
- आधार को अपने स्मार्ट फोन पर रखें, mAadhaar App के साथ।

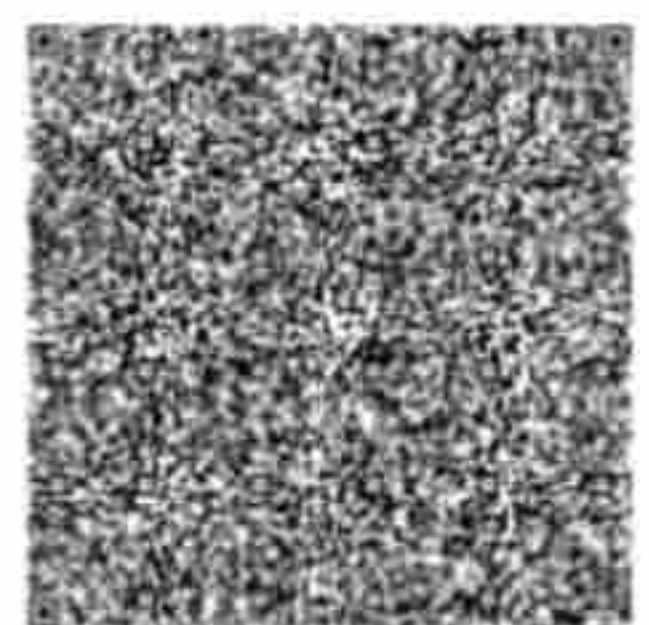
- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



Address:
1202 shirole road datta vasaht, shivaji nagar,
Pune, Pune,
Maharashtra - 411004



9799 1944 5336

VID : 9118 3494 5390 1642

1047 | help@uidai.gov.in | www.uidai.gov.in



भारत सरकार

GOVERNMENT OF INDIA



वर्षा सुभाष परदेशी

Varsha Subhash Pardeshi

जन्म वर्ष / Year of Birth : 1970

स्त्री / Female

7813 3327 1180



आधार — सामान्य माणसाचा अधिकार



भारतीय विशिष्ट ओळख प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता :

१२०२ शिरोळे रोड दत्त वसाहत शिवाजी नगर

पुणे

महाराष्ट्र, 411004

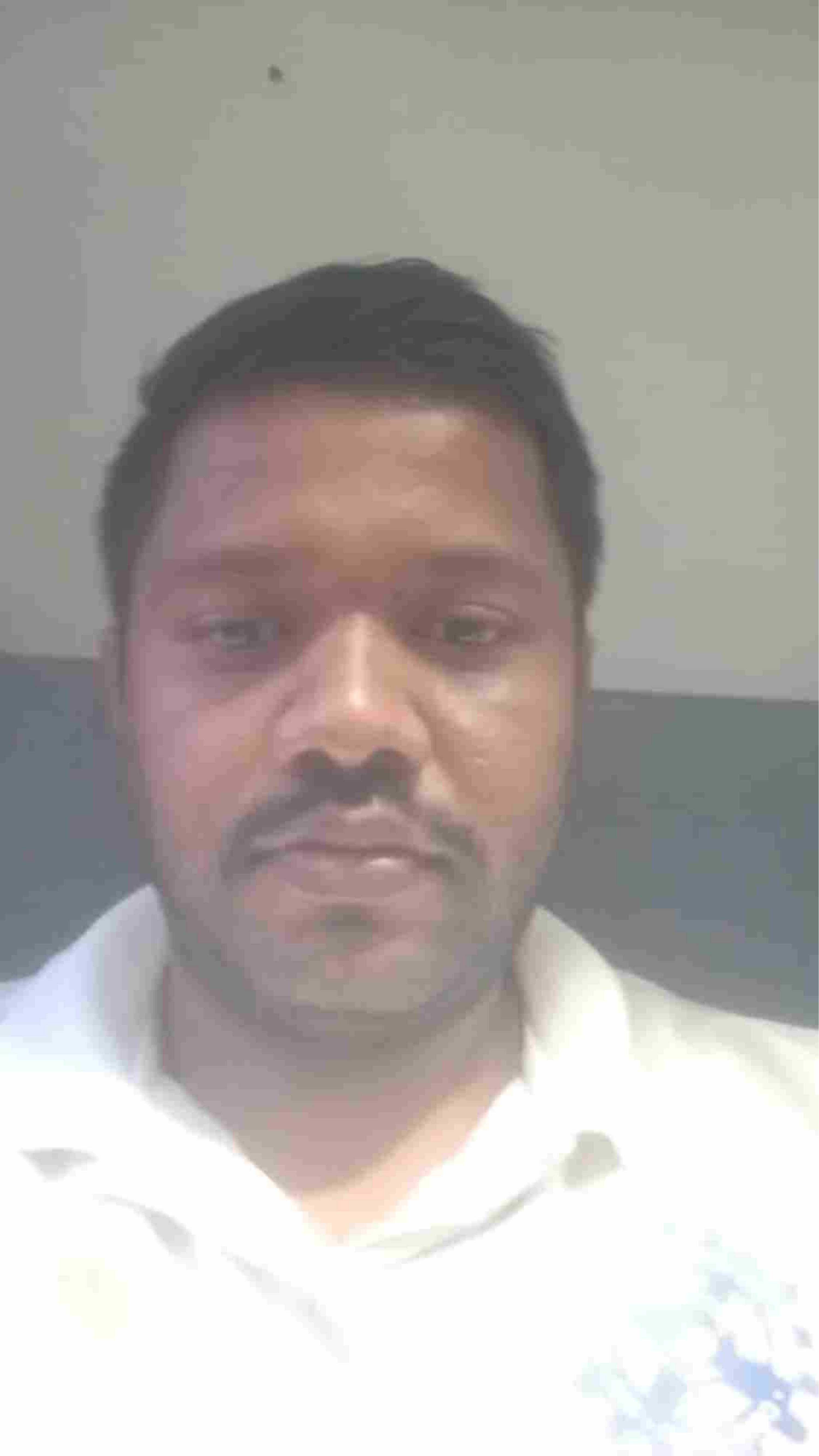
Address :

1202 shirole road datta vasaht shivaji na

Pune City

Pune, Maharashtra, 411004

Aadhaar - Samanya Maansacha Adhikaar







To Saurabh Gunjal

+91 8113

₹22,000

Nilesh Subhash Pardeshi home loan
transfer fee

Pay again

✓ Completed

14 Sept 2026, 3:08 pm



State Bank of India 8210



UPI transaction ID

625743884157

To: SAURABH UDDHAV GUNJAL

Google Pay • 1111@okhdfcbank

From: NILESH SUBHASH PARDESHI (State
Bank of India)

Google Pay • hi21@oksbi

Google transaction ID

CICAgPiE2M2jcg

