

Branch Office: NASHIK
Applicant: SANKET MAHESH MORE
GAYATRI SANKET MORE

Date: 19-Sep-2026
Ref No.: NHL/NSK/0826/5208121

Guarantor: N/A
Address: S/O MAHESH MORE N-1/47, SHIVAJI CHOWK OLD CIDCO, CIDCO COLONY NASHIK, ., Nashik,
MAHARASHTRA, 422009, Nashik, India
Email: sanketmmore@gmail.com
Version No.: 5
Contact No. 8421249775

Dear Sir/Madam,

With reference to your loan application dated 26-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1530000 (INR Fifteen Lakh Thirty Thousand Only)
Insurance Premium	INR 76500 (INR Seventy Six Thousand Five Hundred Only)
Total Loan Amount	INR 1606500 (INR Sixteen Lakh Six Thousand Five Hundred 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% -3.55% = 9.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15080 (INR Fifteen Thousand Eighty Only)
8. Processing fees receivable:	INR 28601.00 (INR Twenty Eight Thousand Six Hundred One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Shop No S-9, Ground Floor, Raviraj Vatika Apartment, S No 16/1/A Plot No 1, Saptshrungi Nagar, Kamatwade, Near Mauli Lawns, Nashik, Kamatwade Road, Nashik, MAHARASHTRA, India, 422009
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 Current account firm with of HDFC Bank A/c No **095.
3. Subject to Legal & Technical Clearance.
4. LTV to be restricted as per PNBHFL policy norms.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. PL Rs.2.42 lakhs to be closed before disbursement.
7. Property to be registered in name of Applicant &/or Co-applicant.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. OCR clearance (if applicable) to be taken before disbursement.
11. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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



Transaction Successful

23 September 2026 at 11:50 AM

Paid to



THINKBIGZ INITIATIVE PV...

₹14,700

*****4356-2@okbizaxis



Payment Details



Message

Sanket more NOI

PhonePe Transaction ID

T2609231150305924311704



Debited from



XXXXXXXXXX64

₹14,700

UTR: 767490599668





आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EYVPM3782E

नाम / Name

SANKET MAHESH MORE

पिता का नाम/ Father's Name

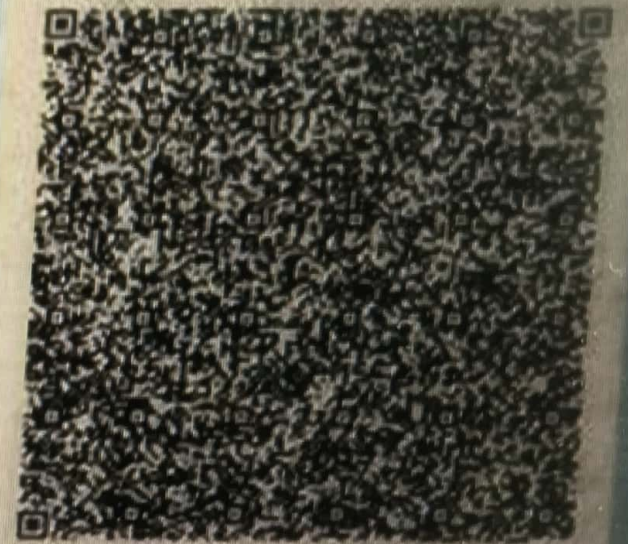
MAHESH MANOHAR MORE

जन्म की तारीख /

Date of Birth

05/03/2000

हस्ताक्षर/ Signature



06102018



भारत सरकार
Government of India



Aadhaar no. issued: 16/10/2015



संकेत महेश मोरे

Sanket Mahesh More

जन्म तिथि/DOB: 05/03/2000

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।

Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online
authentication, or scanning of QR code / offline XML).

9163 8111 9951

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



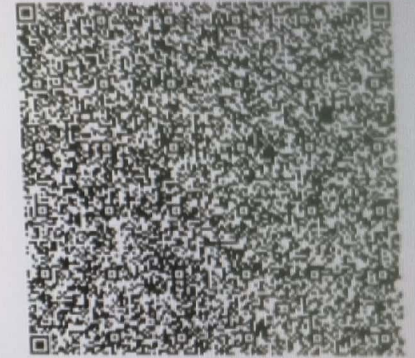
Details as on: 25/05/2026

पता:

वडिलाचे/आईचे नांव: महेश मोरे, एन-1/47, शिवाजी चौक जुने
सिडको, नाशिक, सीडको कॉलोनी, नाशिक,
महाराष्ट्र - 422009

Address:

S/O: Mahesh More, N-1/47, Shivaji Chowk Old
Cidco, Nashik, PO: Cidco Colony, DIST: Nashik,
Maharashtra - 422009



9163 8111 9951

VID : 9189 9594 2976 2140

1947

help@uidai.gov.in

www.uidai.gov.in