

Branch Office: NASHIK
Applicant: DHANRAJ SHANKAR DHAKE
HARSHA RAJENDRA PATIL

Date: 15-Jun-2026
Ref No.: HOU/NSK/0626/5114539

Guarantor: N/A
Address: PLOT NO 8 A CE 3, CHAITRA SECTOR, NEAR NAVJIVAN DAY SCHOOL, SHIVSHAKTI NAGAR CIDCO COLONY, NASHIK, Nashik, MAHARASHTRA, 422009, India
Email: dhanrajdhake2001@gmail.com
Version No.: 6
Contact No. 7719071674

Dear Sir/Madam,

With reference to your loan application dated 01-06-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One Lakh Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.80% = 8.35% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15925 (INR Fifteen Thousand Nine Hundred and Twenty Five Only)
8. Processing fees receivable:	INR 8261.18 (INR Eight Thousand Two Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No 203, 2nd Floor, Rajashree Pride, Plot No 102/103, S No 226/B/1, Mauje Ambad Khurd, Opp Mahindra Company, Nashik, Ambad Kamathwade 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 residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to clearance of Processing Fees.
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
6. Subject to FCU & FI verification
7. Property to be registered in name of Applicant &/or Co-applicant.
8. Repayment from Applicant salary account with BOB Bank A/c no *510
9. Acknowledged Key Facts Statement to be taken.
10. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. OCR clearance (if applicable) to be taken before disbursement.

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.

[Handwritten signatures]



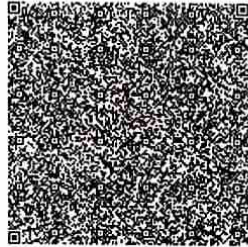
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0000/00996/64074

To
धनराज शंकर ढाके
Dhanraj Shankar Dhake
Shankar Dhake,
Plot No 8 A Ce 3,
Chaitra Sector,
Near Navjivan Day School,
Shivshakti Nagar,
VTC: Nashik,
PO: Cidco Colony,
District: Nashik,
State: Maharashtra,
PIN Code: 422009
Mobile: 7719071674

Signature Not Verified
Digitally signed by AS Unique
Identification Authority of India
OS
Date: 2025.06.16 18:15:22
IST



आपका आधार क्रमांक / Your Aadhaar No. :

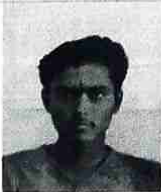
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VID : 9121 8794 1366 2021

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



धनराज शंकर ढाके
Dhanraj Shankar Dhake
जन्म तिथि/DOB: 08/06/2001
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).

6416 8475 8703

मेरा आधार, मेरी पहचान



सत्यमेव जयते
Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या www.uidai.gov.in पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार-विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.

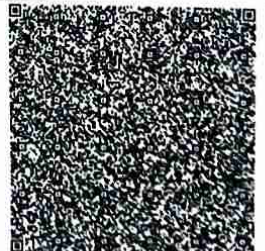


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Unique Identification Authority of India



पता:
शंकर ढाके, प्लॉट नो 8 आ सीई 3, चैत्रा सेक्टर, नियर नवजीवन
डे स्कूल, शिवशक्ति नगर, नाशिक, सिडको कॉलोनी, नाशिक,
महाराष्ट्र - 422009

Address:
Shankar Dhake, Plot No 8 A Ce 3, Chaitra Sector,
Near Navjivan Day School, Shivshakti Nagar, Nashik,
PO: Cidco Colony, DIST: Nashik,
Maharashtra - 422009



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help@uidai.gov.in

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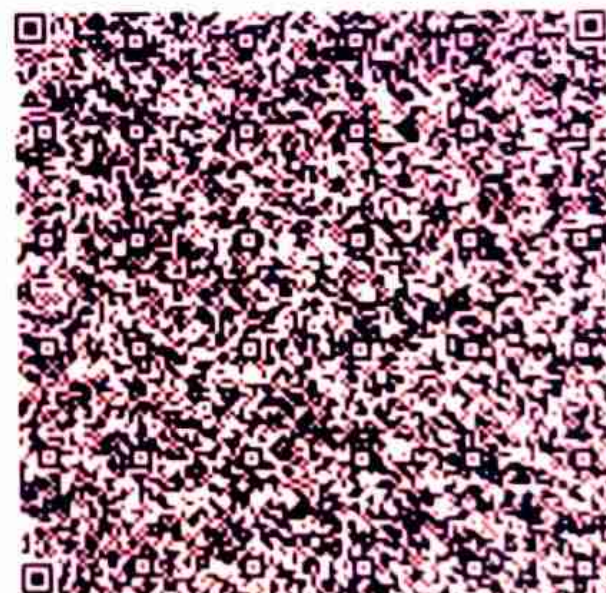
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
GFBPD6387B



नाम / Name

DHANRAJ SHANKAR DHAKE

पिता का नाम / Father's Name

SHANKAR RAMDAS DHAKE

जन्म की तारीख

Date of Birth

08/06/2001

हस्ताक्षर / Signature

01022020







To THINK BIGZ INITIATIVE PVT LTD

₹18,600

✓ Completed

18 Jun 2026, 6:17 pm



Axis Bank 6578



UPI transaction ID

616976059417

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: DHANRAJ SHANKAR DHAKE (Axis Bank)

Google Pay • dhanrajdhake2001-1@okaxis

Google transaction ID

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