

Branch Office: NAGPUR
 Applicant: MRUNAL JITENDRA MESHARAM
 MANGALA JITENDRA MESHARAM

Date: 08-Sep-2026
 Ref No.: HOU/NAG/0926/5214053

Guarantor: N/A
 Address: D-2103,, FLOOR 21,KALPVRUSH HEIGHTS, LALJI PADA LINK ROAD,KANDIVALI, MUMBAI, .. Mumbai,
 MAHARASHTRA, 400064, Mumbai, India
 Email: mrunalmeshram19@gmail.com
 Version No.: 5
 Contact No. 8446776392

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 2778000 (INR Twenty Seven Lakh Seventy Eight Thousand Only)
Insurance Premium	INR 84000 (INR Eighty Four Thousand Only)
Total Loan Amount	INR 2862000 (INR Twenty Eight Lakh Sixty Two 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27849 (INR Twenty Seven Thousand Eight Hundred and Forty Nine Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Plot No.34, Block Plots, Project Saraswati Nagri-11, KH NO. 25/1/A/1/2, at Lonara, Nagpur (Rural), Nagpur, 441111, Nagpur, Nagpur, MAHARASHTRA, India, 441111
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. LTV to be restricted to 75% of COP or MV whichever is lower
3. Repayment to be taken from Salary Account SBI 2633*
4. Sale deed draft to be documented
5. Aadhar E verification to be done through DIGILOCKER
6. Builder Cost Sheet & Amenities Agreement to be taken
7. Plot fencing & technical concurrence to be taken
8. Annexure B declaration for Co-applicant to be taken
9. Subject to legal & technical clearance
10. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
11. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
12. OCR clearance (if applicable) to be taken before disbursement.
13. Acknowledged Key Facts Statement to be taken.
14. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001
 Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
 CIN: L65922DL1988PLCO33856





समय पर

Government of India

मृणाल जितेंद्र मेश्राम

Mrunal Jitendra Meshram

जन्म तारीख / DOB : 01/09/1998

स्त्री / Female



8576 6812 5589

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

पत्ता वडिलाचे/आईचे नांव: जितेंद्र
मेश्राम, इंदोरा साधू मोहल्ला, नियर
मोठा बुद्ध विहार, जरीपटका, नागपूर,
जरीपटका, महाराष्ट्र, 440014

Address: D/O: Jitendra Meshram, INDORA
SADHU MOHALLA, NEAR MOTTHA
BUDDHA VIHAR, Jaripatka, Nagpur,
Jaripatka, Maharashtra, 440014

8576 6812 5589

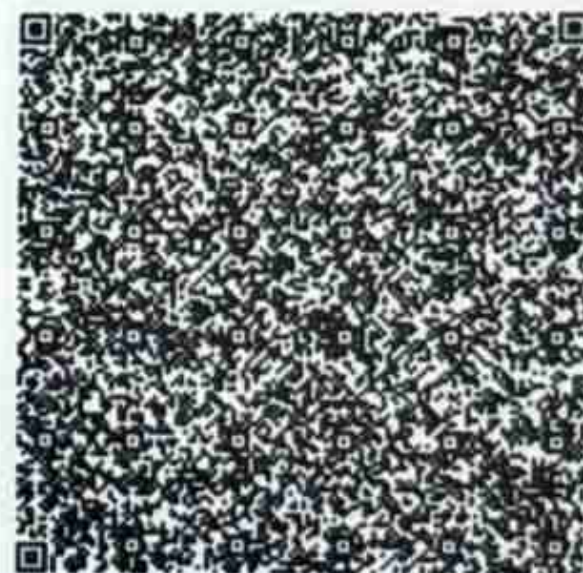
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
FILPM6538R



नाम/ Name

MRUNAL JITENDRA MESHARAM

पिता का नाम/ Father's Name

JITENDRA JANBAJI MESHARAM

जन्म की तारीख /
Date of Birth

01/09/1998

हस्ताक्षर / Signature

23032019



भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

Unique Identification Authority of India

Government of India

Enrollment No. : 2722/62016/59033

To
Mangala Jitendra Meshram

23/03/2011

W/O Jitendra Meshram
NEAR BUDDHA VIHAR
INDORA, EADHI MOHALLA
Bezombagh S.O
Bezombagh Naggur,
Maharashtra - 440004
9579405622

81117032



KA811176324FH



आपका आधार क्रमांक / Your Aadhaar No. :

9251 3901 2052

मेरा आधार, मेरी पहचान



भारत सरकार

Government of India



Mangala Jitendra Meshram

DOB: 17/09/1972

Female



9251 3901 2052

मेरा आधार, मेरी पहचान

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

MANGALA JITENDRA MESHAM

JADHAVRAO CHAITARAM KHOBRADE

17/06/1972

Permanent Account Number

BEFPM1967L

M.J. Mesham

Signature





To THINKBIGZ INITIATIVE PVT LTD

₹24,696

bank NOI Stamp duty

✓ Completed

30 Sept 2026, 1:57pm



State Bank of India 2633



Payment of ₹24,696 completed

Receiver's bank has confirmed deposit
of money to THINKBIGZ INITIATIVE PVT
LTD's bank account

UPI transaction ID

627344521178

To: THINKBIGZ INITIATIVE PVT LTD

....56-2@okbizaxis

**From: MRUNAL JITENDRA MESHRAM (State
Bank of India)**

....al01@oksbi on Google Pay

Google transaction ID

CICAgPiSjbWZFw