

Branch Office: NASHIK
Applicant: MAHENDRA HARI GUTHALE
DIPTI MAHENDRA GHUTHALE

Date: 04-Jun-2026 **Ghar Ki Baat**
Ref No.: HOU/NSK/0526/5112706

Guarantor: N/A
Address: FLAT NO.6,, SHRUTI SAHNIWAS, RAJEEV NAGAR, INDIRA NAGAR, ,, Nashik, MAHARASHTRA, 422009, India
Email: guthalemahendra@gmail.com
Version No.: 6
Contact No. 9595706010

Dear Sir/Madam,

With reference to your loan application dated 29-05-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty Thousand Only)
3. Repayment Term	300 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 25048 (INR Twenty Five Thousand Forty Eight 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 303, 3 RD FLOOR, PLOT NO 11/12, S NO 163/1/21/25, DIKSHITA RESIDENCY, OMKAR TOWER, NEAR AUDUMBER LAWNS, Nashik, SHREERAM NAGAR, RASBIHARI LINK ROAD, Nashik, MAHARASHTRA, India, 422004
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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
3. Subject to clearance of Processing Fees.
4. Repayment to be taken through NACH mode only from SBI Ac No.**244
5. Subject to Legal and technical clearance of property
6. Ownership of property is to be with main applicant or jointly with co-applicant
7. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
8. Subject to Positive FI and FCU report
9. Acknowledged Key Facts Statement to be taken.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. 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.

(Signature)
A

C



Transaction Successful

19 June 2026 at 16:24

Paid to



THINKBIGZ INITIATIVE P...

₹26,300

*****4356-2@okbizaxis



Payment Details



PhonePe Transaction ID

T2606191624392178270796



Debited from



XXXXXX3745

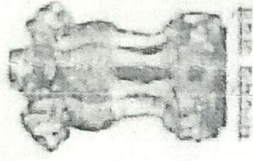
₹26,300

UTR: 507184490693



आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

MAHENDRA HARI GUTHALE

HARI BHIKAJI GUTHALE

19/09/1982

Permanent Account Number

AMPPG0939B

Signature



31102007



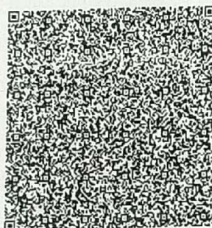
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0638/21472/01539

To
महेंद्र हरी गुठले
Mahendra Hari Guthale
C/O: Mahendra Guthale
flat no 11 vastu palace building
opposite cambridge school
indira nagar
Nashik
Nashik Maharashtra - 422009
9595706010

Signature Not Verified
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UNIQUE IDENTIFICATION
AUTHORITY of INDIA
Date: 20/09/2012 09:34:33
UTC



आपका आधार क्रमांक / Your Aadhaar No. :

9201 4553 2984

VID : 9172 7037 9778 7424

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



महेंद्र हरी गुठले
Mahendra Hari Guthale
जन्म तिथि/DOB: 19/09/1982
पुरुष/ MALE

9201 4553 2984

VID : 9172 7037 9778 7424

मेरा आधार, मेरी पहचान



Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- आधार विशिष्ट और सुरक्षित है।
- सुरक्षित क्यूआर कोड/ऑफलाइन एकसएमएल/ऑनलाइन प्रमाणीकरण का उपयोग करके पहचान सत्यापित करें।
- आधार के सभी रूप जैसे आधार पत्र, पीवीसी कार्ड, ई-आधार और एम-आधार समान रूप से मान्य हैं। १२ अंकों की आधार संख्या के स्थान पर आभासी (वर्चुअल) आधार पहचान (VID) का भी उपयोग किया जा सकता है।
- १० साल में कम से कम एक बार आधार अपडेट जरूर करें।
- आधार आपको विभिन्न सरकारी और गैर-सरकारी योजनाओं/सेवाओं का लाभ उठाने में मदद करता है।
- आधार में अपना मोबाइल नंबर और ई-मेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ उठाने के लिए स्मार्टफोन पर mAadhaar ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स को लॉक/अनलॉक करने की विशेषता का उपयोग सुरक्षा सुनिश्चित करने के लिए करें।
- आधार (पत्र/ नंबर) चाहने वाली संस्थाओं को उचित सहमति लेने के लिए बाध्य किया गया है।
- Aadhaar is a proof of identity, not of citizenship.
- Aadhaar is unique and secure.
- Verify identity using secure QR code/offline XML/online Authentication.
- All forms of Aadhaar like Aadhaar letter, PVC Cards, eAadhaar and mAadhaar are equally valid. Virtual Aadhaar Identity (VID) can also be used in place of 12 digit Aadhaar number.
- Update Aadhaar at least once in 10 years.
- Aadhaar helps you avail various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app on smart phones to avail Aadhaar Services.
- Use the feature of lock/unlock Aadhaar/biometrics to ensure security.
- Entities seeking Aadhaar are obligated to seek due consent.



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
महेंद्र गुठले, फ्लैट न 11 वास्तु पॅलेस बिल्डिंग, केंब्रिज
विद्यालय समीर, इंदिरा नगर, नाशिक, महाराष्ट्र - 422009

Address:
C/O: Mahendra Guthale, flat no 11 vastu
palace building, opposite cambridge school,
indira nagar, Nashik, Maharashtra - 422009



9201 4553 2984

VID : 9172 7037 9778 7424

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भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

लामांकन क्रम / Enrollment No. : 0638/21472/01558

To

Dipti Mahendra Guthale

दिप्ती महेंद्र गुठळे

flat no 11 vastu palace appartment,

wadala pathrdi road,

opposite cambridge school,

indira nagar,

VTC: Nashik, PO: Cidco Colony,

Sub District: Nashik, District: Nashik,

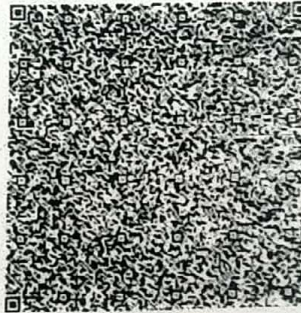
State: Maharashtra, PIN Code: 422009,

Mobile: 9595706010

45599699



KC455996997FL



आपका आधार क्रमांक / Your Aadhaar No. :

7454 9145 6448

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Issue Date: 10/08/2013



दिप्ती महेंद्र गुठळे

Dipti Mahendra Guthale

जन्म तिथि / DOB: 18/01/1987

महिला / Female

7454 9145 6448