

Branch Office: NASHIK
Applicant: AARATI JITENDRA KOLI
JITENDRA GOKUL KOLI

Date: 26-Aug-2026
Ref No.: HOU/NSK/0826/5196578

Guarantor: N/A
Address: ROW HOUSE NO - 1 SAI SHIV ROW HOUSES, MERI LINK ROAD, GAJANAN COLONY, GAJANAN COLONY
MERI MHASRUL, Nashik, MAHARASHTRA, 422004, India
Email: aartikoli2022@gmail.com
Version No.: 8
Contact No. 8888065738

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3680000 (INR Thirty Six Lakh Eighty Thousand Only)
Insurance Premium	INR 180000 (INR One Lakh Eighty Thousand Only)
Total Loan Amount	INR 3860000 (INR Thirty Eight Lakh Sixty Thousand 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% -4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 32769 (INR Thirty Two Thousand Seven Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No A2-402, 4th Floor, A Building, Wing A-2, Nakshatra Avenue, S No 227/2A And S No 227/1C, Nashik, Near Kalaskar Nagar, Nashik, Bali Mandir Road, Nashik, MAHARASHTRA, India, 422003
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. PL HDB Rs.1.25 lakhs to be closed before disbursement.
3. Subject to Legal & Technical Clearance.
4. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
5. PL HDB Rs.1.25 lakhs to be closed before disbursement.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. Repayment from Applicant salary account with HDFC Bank A/c no *613.
8. LTV to be restricted as per PNBHFL policy norms.
9. Subject to Legal & Technical Clearance.
10. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
11. Property to be registered in name of Applicant &/or Co-applicant.
12. Repayment from Applicant salary account with HDFC Bank A/c no *613.
13. LTV to be restricted as per PNBHFL policy norms.
14. Acknowledged Key Facts Statement to be taken.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. 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).

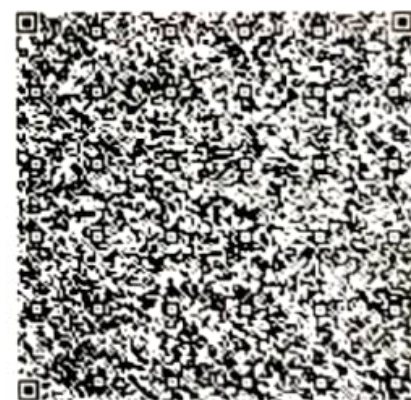
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
JGVPK6603M



नाम / Name

AARATI JITENDRA KOLI

पिता का नाम / Father's Name

SUNIL PANDIT KOLI

जन्म की तारीख / Date of Birth

16/04/1996

Akoli

▲ PAN Application Digitally Signed, Card Not Valid unless Physically Signed

05662

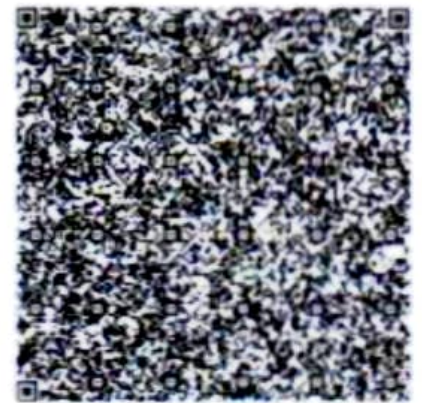
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BSQPK1975H



नाम / Name

JITENDRA GOKUL KOLI

पिता का नाम / Father's Name

GOKUL SITARAM KOLI

जन्म की तारीख / Date of Birth

21/06/1989

Jitendra

हस्ताक्षर / Signature

16561







To THINKBIGZ INITIATIVE PVT LTD

₹28,380

Aarati koli Goverment charges paid

✓ Completed

31 Aug 2026, 5:07 pm



HDFC Bank 0613



UPI transaction ID

128799290549

To: THINKBIGZ INITIATIVE PVT LTD

9892834356-2@okbizaxis

From: AARATI JITENDRA KOLI (HDFC Bank)

Google Pay • aartikoli27497-2@okhdfcbank

Google transaction ID

CICAgLj__bnZLg

