

Branch Office: NASHIK
Applicant: SURESH KACHRUBA SHELKE
SANGITA SURESH SHELKE

Date: 12-Sep-2026
Ref No.: HOU/NSK/0926/5212292

Guarantor: N/A
Address: ROOM NO.106/1198, GULMOHAR COLONY DHURUV NAGAR, NEAR RAINBOW SCHOOL, NEAR JAYAMBE
KIRANA STORE, Nashik, MAHARASHTRA, 422001, Nashik, India
Email: sureshshelke0604@gmail.com
Version No.: 4
Contact No. 7507431172

Dear Sir/Madam,

With reference to your loan application dated 02-09-2026, 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 1600000 (INR Sixteen Lakh Only)
Insurance Premium	INR 80000 (INR Eighty Thousand Only)
Total Loan Amount	INR 1680000 (INR Sixteen Lakh Eighty 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% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13415 (INR Thirteen Thousand Four Hundred and Fifteen Only)
8. Processing fees receivable:	INR 17701.18 (INR Seventeen Thousand Seven Hundred One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 03, 1st Floor, Ganesh Vhilla Apartment, Plot No 10, S No 60/3-A, Dhruv Nagar, Gangapur, Nilay Bunglow, Nashik, Satpur Gangapur Road, Nashik, MAHARASHTRA, India, 422007
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. Latest income proof of co-applicant to be submitted
2. Subject to Legal and technical clearance of property
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from salary account SVC Co op Bank Ac No.**496
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
7. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. OCR clearance (if applicable) to be taken before disbursement.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. Applicant & Co-app Updated address Aadhar card copy req

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.



Transaction Successful

23 September 2026 at 5:15 PM

Paid to



THINKBIGZ INITIATIVE PV...

₹15,250

*****4356-2@okbizaxis



Payment Details



PhonePe Transaction ID

T2609231715480382789882



Debited from



XXXXXXXXXXXX64

₹15,250

UTR: 904438990590







आयकर विभाग

INCOME TAX DEPARTMENT



सत्यमेव जयते

भारत सरकार

GOVT. OF INDIA

SURESH KACHRUBA SHELKE

KACHRUBA SHELKE

06/04/1989

Permanent Account Number

COWPS1148P

S.K. Shelke

Signature



11022010



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

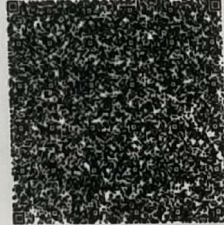
नोंदणी क्रमांक:/ Enrolment No.: 0658/10334/00620

Download Date: 24/12/2020

To
सुरेश कचरुबा शेळके
Suresh Kachruba Shelke
S/O Kacharuba Shelake
Plot No. 114
Gangapur-Satpur Link Road
Dhruvanagar
Near Hanuman Mandir
Gangapur
Nashik Maharashtra - 422222
7507431172

Issue Date: 14/12/2020

Signature Not Verified
Digitally signed by Suresh Kachruba Shelke
Unique Identification Authority of India
Date: 2020.12.24 18:31:05
IST



आपला आधार क्रमांक / Your Aadhaar No. :

6754 9221 1230

VID : 9146 6246 6172 5856

माझे आधार, माझी ओळख



भारत सरकार
Government of India



सुरेश कचरुबा शेळके
Suresh Kachruba Shelke
जन्म तारीख/DOB: 06/04/1989
पुरुष/ MALE

Issue Date: 14/12/2020

6754 9221 1230

VID : 9146 6246 6172 5856

माझे आधार, माझी ओळख



Government of India



माहिती

- आधार ओळखीचा पुरावा आहे नागरिकत्वाचा नाही
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन प्रमाणीकरण वापरून ओळख सत्यापित करा.
- हे इलेक्ट्रॉनिक प्रक्रियेद्वारे तयार झालेले एक पत्र आहे.

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देशभरात वैध आहे
- आधार आपल्याला विविध सरकारी आणि खाजगी सेवा सुलभतेने घेण्यास मदत करते
- आपला मोबाइल नंबर आणि ईमेल आयडी आधारमध्ये अद्यावत ठेवा
- आपल्या स्मार्ट फोनमध्ये आधार घ्या - mAadhaar App वापरा

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

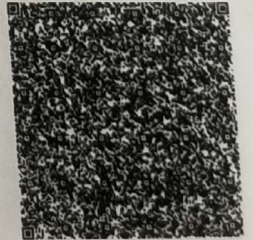


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
S/O कचरुबा शेळके, प्लॉट नं. ११४, गंगापूर-सातपूर
लिंक रोड, हनुमान मंदिर समोर, ध्रुवनगर, गंगापूर, नाशिक,
महाराष्ट्र - 422222

Address:
S/O Kacharuba Shelake, Plot No. 114,
Gangapur-Satpur Link Road, Near Hanuman
Mandir, Dhruvanagar, Gangapur, Nashik,
Maharashtra - 422222



6754 9221 1230

VID : 9146 6246 6172 5856

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S.H. Shelke



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नोंदणी क्रमांक: / Enrolment No.: 2006/15761/58757

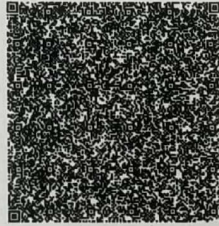
Download Date: 16/11/2019

To
संगीता सुरेश शेळके
Sangita Suresh Shelke
W/O Suresh Shelke
Plot No. 114
Gangapur Road
Dhruv Nagar
Near Hanuman Mandir
Gangapur
Gangapur
Nashik Maharashtra - 422222
7507431172

Issue Date: 22/01/2012

Signature valid

Digitally signed by
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA SA
Date: 2012.01.22 14:36:10
IST



आपला आधार क्रमांक / Your Aadhaar No. :

5435 5780 2031

VID : 9101 5809 3820 5263

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Download Date: 16/11/2019



संगीता सुरेश शेळके
Sangita Suresh Shelke
जन्म तारीख/DOB: 28/07/1992
महिला/ FEMALE

Issue Date: 22/01/2012

5435 5780 2031

VID : 9101 5809 3820 5263

माझे आधार, माझी ओळख



Government of India



माहिती

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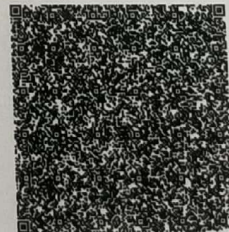


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
W/O सुरेश शेळके, प्लॉट नं. ११४, गंगापूर रोड, हनुमान
मंदिर जवळ, ध्रुव नगर, गंगापूर, नाशिक,
महाराष्ट्र - 422222

Address:
W/O Suresh Shelke, Plot No. 114,
Gangapur Road, Near Hanuman Mandir,
Dhruv Nagar, Gangapur, Nashik,
Maharashtra - 422222



5435 5780 2031

VID : 9101 5809 3820 5263

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संगीता सुरेश शेळके

आयकर विभाग
INCOME TAX DEPARTMENT

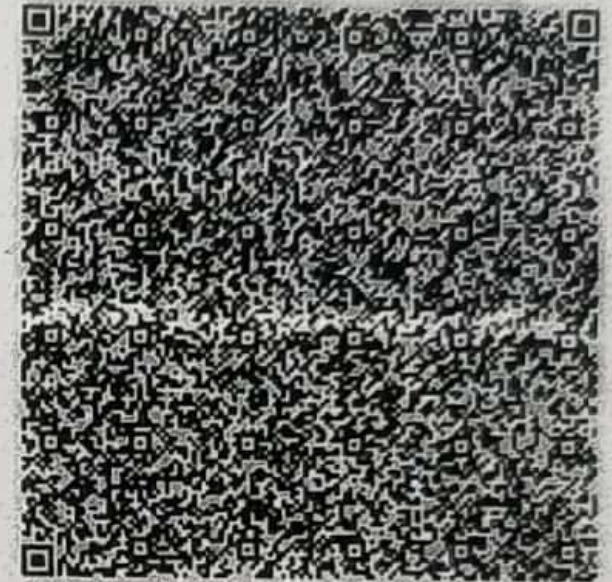


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GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

RLHPS6086M



नाम / Name

SANGITA SURESH SHELKE

पिता का नाम / Father's Name

DEVIDAS YADAVRAO UBALE

जन्म की तारीख /

Date of Birth

28/07/1992

संगिता शेलके

हस्ताक्षर / Signature

24072023