

Branch Office: NASHIK
Applicant: VIKAS BHAGWAN JADHAV
DEEPALI VIKAS JADHAV

Date: 09-Sep-2026
Ref No.: HOU/NSK/0826/5193568

Guarantor: N/A
Address: RINKAL ROW HOUSE NO 9 PRITI AAPARMENT, KAMTWADE NASHIK NASHIK, BH MORE HOSPITAL
KAMTHWADE ROAD, NASHIK, Nashik, MAHARASHTRA, 422010, India
Email: vj153902@gmail.com
Version No.: 4
Contact No. 9527830768

Dear Sir/Madam,

With reference to your loan application dated 07-08-2026, 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 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2800000 (INR Twenty Eight Lakh 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% - 3.15% = 10.00% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 25444 (INR Twenty Five Thousand Four Hundred and Forty Four Only)
8. Processing fees receivable:	INR 30681.18 (INR Thirty Thousand Six Hundred and Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 53, 7th Floor, Building No 2, Rama's Aarambh Apartment, S No 228/2, Krushna Nagar, Ambad Khurd, Near Mauli Lawns, Nashik, Kamathwade - Ambad Link 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 clearance of Processing Fees.
2. Repayment from Applicant SB account with HDFC Bank A/c no *880.
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance
5. PL Rs.1.20 lakhs & Car Loan Rs.1.70 lakh to be closed before disbursement.
6. Property to be registered in name of Applicant &/or co-applicant Name
7. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
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. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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.

Customer Service Manager: Vishal Ramesh Bothe
Landline No: 1800 120 8800

Vikas Jadhav

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

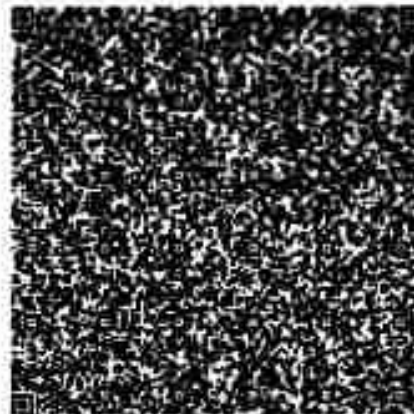
CIN: L65922DL1988PLCO33856

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Enrolment No.: 0648/01136/27499

To
Vikas Bhagwan Jadhav
rinkal row house no 9,
priti appartmet,
kamtwade,
VTC: Nashik,
PO: Ambad A.s.,
Sub District: Nashik,
District: Nashik,
State: Maharashtra,
PIN Code: 422010,
Mobile: 9527830768

Signature Not Verified
Digitally signed by Vikas Bhagwan Jadhav
DN: cn=Vikas Bhagwan Jadhav, o=Unique Identification Authority of India
Date: 2014.08.15 12:00:00
GMT+05:30



आपका **आधार** क्रमांक / Your **Aadhaar** No. :

6787 9342 2384

VID : 9138 1033 0070 1655

मेरा **आधार**, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 23032014



Vikas Bhagwan Jadhav
Date of Birth/DOB: 15/08/1997
Male/ 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).**

6787 9342 2384

मेरा **आधार**, मेरी पहचान

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

VIKAS BHAGWAN JADHAV

BHAGWAN KONDUBA JADHAV

15/08/1997

Permanent Account Number

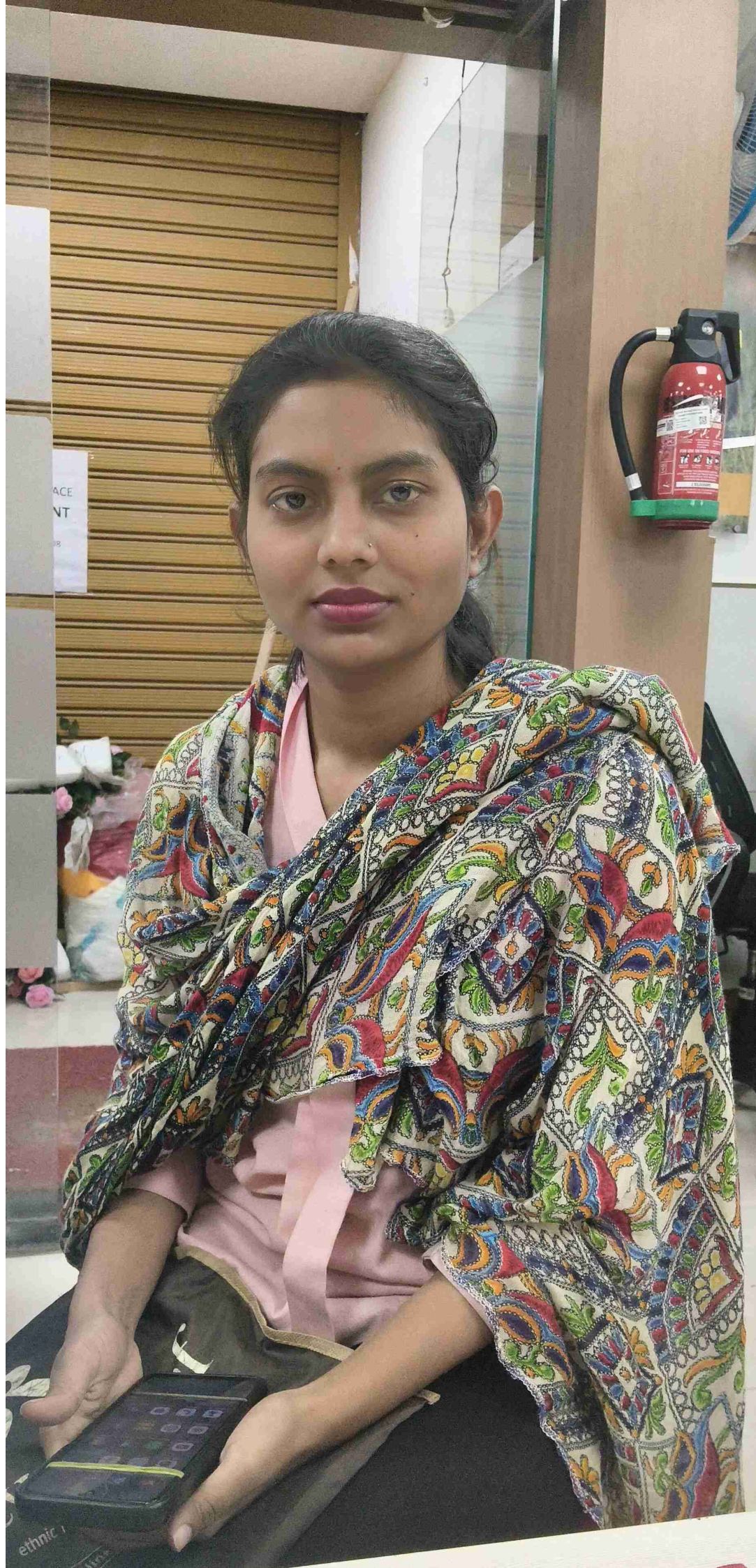
BGMPJ1806N

A handwritten signature in blue ink, appearing to read 'Vikas', is written over a light blue circular stamp.

Signature



20122016







Transaction Successful

04:30 pm on 11 Sept 2026

Paid to



THINKBIGZ
INITIATIVE PVT LTD

₹24,200

9892834356
-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T260911630432753215251

Debited from



dips

₹24,200

UTR: 125236206883

Powered by

