

Branch Office: NAVI MUMBAI
Applicant: SHAM APPARAO SHETE
SWATI SHAM SHETE

Date: 25-Aug-2026
Ref No.: HOU/NAV/0826/5196019

Guarantor: N/A
Address: FLAT NO. 202, 2ND FLOOR., ANITA NIWAS BLDG., PLOT NNO. 43, SECTOR 26,, Thane, MAHARASHTRA,
400706, Thane, India
Email: sham.apparao.shete@gmail.com

Version No.: 4
Contact No. 9594320363

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 3724000 (INR Thirty Seven Lakh Twenty Four Thousand Only)
Insurance Premium	INR 93100 (INR Ninety Three Thousand One Hundred Only)
Total Loan Amount	INR 3817100 (INR Thirty Eight Lakh Seventeen Thousand One Hundred 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% -4.70% = 8.45% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 37477 (INR Thirty Seven Thousand Four Hundred and Seventy Seven Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO 202, G E S PLOT NO 43, 2ND FLOOR, ANITA NIWAS BUILDING, KOPARI VASHI NAVI MUMBAI, Thane, SECTOR NO 26, Thane, MAHARASHTRA, India, 400703
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. Vernacular affidavit of co-applicant to be documented.
3. Closure letter of PL of Rs. 1,50,000 (sanction date – 19-04-2023) to be documented.
4. FTE visit to be done on residence and photographs for the same to be documented.
5. All property owners to be party to loan.
6. BT process to be vetted by empanelled lawyer and all BT formalities to be fulfilled prior to disbursement.
7. BT kit to be documented prior to disbursement.
8. LOD and latest O/S Letter to be documented prior to disbursement.
9. End use letter to be documented prior to disbursement.
10. Repayment of loan to be taken from Current/Savings Account through NACH mode only.
11. BT Original LOD to be with PNBHFL.
12. Disbursement subject to Positive Legal and Technical.
13. Legal Report matching with LOD.
14. Subject to satisfactory residence 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)
16. Acknowledged Key Facts Statement to be taken.
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. Foreclosure letter & List of Documents from the lender bank to be held on record

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on

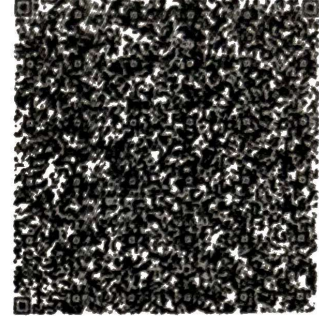
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BOOPS3783R



नाम / Name
SHAM APPARAO SHETE

पिता का नाम / Father's Name
APPARAO SONBABA SHETE

04042021

जन्म की तारीख /
Date of Birth
06/06/1986


हस्ताक्षर / Signature



ORV
Yamy
PH 0978



भारत सरकार
GOVERNMENT OF INDIA



शाम अप्पाराव शेते
Sham Apparao Shete
जन्म तारीख / DOB: 06/06/1986
पुरुष / MALE
Mobile No.: 9594320363

8220
VID : 9178 3214 2092 4209

माझे आधार, माझी ओळख



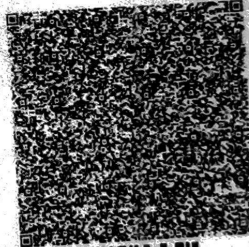
भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA



पत्ता:
ए - 1 रूम नो 53 / 7, वाशी तुर्भे रोड, उर्दू शाळा जवळ,
सेक्टर 21, तुर्भे, नवी मुंबई, ठाणे,
महाराष्ट्र - 400703

Address:
A - 1 Room no 53 / 7, Vashi Turbhe Road,
Near Urdu School, Sector 21, Turbhe, Navi
Mumbai, Thane, Maharashtra - 400703

8220
VID : 9178 3214 2092 4209



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help@uidai.gov.in



www.uidai.gov.in

Sham

08/11/2017
Yunus
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PH20920

सूची क्र.2

09/02/2026

दुय्यम निबंधक : सह दु.नि. ठाणे 3

दस्त क्रमांक : 2975/2026

नोदणी :

Regn:63m

गाव: वाशी तातुका: ठाणे जिल्हा: ठाणे

(1) विलेखाचा प्रकार	अभिहस्तांतरणपत्र
(2) मोबदला	4250000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3895750.464
(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव: नवी मुंबई मनपा इतर वर्णन : , इतर माहिती: प्लॉट नं 202 दुसरा मजला अनिता निवास बिल्डिंग जी इ एस प्लॉट नं 43 सेक्टर 26 कोपरी वाशी नवी मुंबई - 400703 एरिया 300 चौ फूट कार्पेट (C.T.S. Number : - ; Plot Number : 43 ;)
(5) क्षेत्रफळ	1) 300 चौ.फूट
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-अनिता-शिवराम पाटील - वय:-60; पत्ता:-प्लॉट नं: -, माला नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: प्लॉट नं 222 ए आशीर्वाद बंगलो तीन टाकी जवळ सेक्टर 19 कोपरखेरणे नवी मुंबई - 400709, महाराष्ट्र, ठाणे. पिन कोड:-400709 पॅन नं:-AFYPP7088J
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-शाम अप्पासाव शेते - वय:-39; पत्ता:-प्लॉट नं: -, माला नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: ए -1 रूम नं 53 / 7 वाशी तुर्भे रोड से. 21 तुर्भे नवी मुंबई, महाराष्ट्र, THANE. पिन कोड:-400703 पॅन नं:-BOOPS3783R
(9) दस्तऐवज करून दिल्याचा दिनांक	09/02/2026
(10) दस्त नोंदणी केल्याचा दिनांक	09/02/2026
(11) अनुक्रमांक, खंड व पृष्ठ	2975/2026
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	255000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	

सह दुय्यम निबंधक वर्ग २
ठाणे क्र ३

नृत्यांकनासाठी विचारत घेतलेला तपशील:-

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.







To THINKBIGZ INITIATIVE PVT LTD

₹28,252

✓ Completed

31 Aug 2026, 11:13 pm



Kotak Mahindra Bank
4440



Payment of ₹28,252
completed

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

UPI transaction ID

128822194340

To: THINKBIGZ INITIATIVE PVT LTD

9892834356-2@okbizaxis

From: HARESH NARESH MALUSKAR
(Kotak Mahindra Bank)

Google Pay •

haresh.maluskar@okhdfcbank

Google transaction ID

CICAgJjXgaWnHg

