

₹16,527

SUCCESSFUL

26 August 2026, 06:22 pm

Remarks:

Government charges

To: **THINK BIGZ INITIATIVE PVT LTD**

UPI: vyapar.169705262080@hdfcbank

From: **UMASHANKAR
RADHAKRUSHN NAYAR**

9028490095@kotak811

Kotak txn ID

K811T1787748729ceca5155944e40f19710

UPI txn ID

623818450719

Remarks

Government charges

Branch Office: PIMPRI CHINCHWAD
Applicant: UMASHANKAR RADHAKRUSHN NAYAR
POOJA SURESH SAIDANE

Date: 26-Aug-2026
Ref No.: HOU/PM/0826/5198874

Guarantor: N/A
Address: G NO. 2084, MAULI NAGAR, ZITRAI MALA CHAKAN PUNE, ., Pune, MAHARASHTRA, 410501, Pune,
India
Email: umeshnair203@gmail.com

Version No.: 8
Contact No. 9028490095

Dear Sir/Madam,

With reference to your loan application dated 13-08-2026, 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 1778000 (INR Seventeen Lakh Seventy Eight Thousand Only)
Insurance Premium	INR 62260 (INR Sixty Two Thousand Two Hundred Sixty Only)
Total Loan Amount	INR 1840260 (INR Eighteen Lakh Forty Thousand Two Hundred Sixty Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13632 (INR Thirteen Thousand Six Hundred and Thirty Two 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	Unit Flat no.701, Floor 7th floor, Block Wing B1, Project SARANGI PARADISE, Project at Gat No 1607 1612 Village, Chakan Taluka Khed Dist Pune 410501, Khed, Ratnagiri, MAHARASHTRA, India, 410501
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. Marriage certificate or affidavit to be submitted
3. LTV shall be restricted at 90% of market value of property
4. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
5. • Digi locker of applicant and co-app to be Positive.
6. • CRE declaration to be submitted
7. • OCR proof and clearance from banking to be documented
8. • Applicant & Co-Applciant relationship proof to be submit before disbursement.
9. • Revised Gas receipt due to pin code does not mention to be documented.
10. • 3 EMI FD to be done for 1year lien mark.
11. • Repayment to come from Applicant in KOTAK MAHINDRA Bank A/c No 1022.
12. Acknowledged Key Facts Statement to be taken.
13. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
14. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
17. 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







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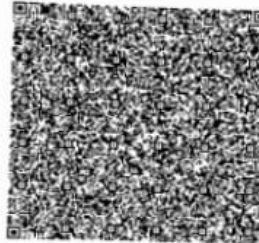
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 2006/12762/47213

To
पूजा सुरेश सैदाने
Pooja Suresh Saidane
D/O Suresh Saidane,
mahatma phule chowk,
chakan tal - khed,
VTC: chakan,
District: Pune,
State: Maharashtra,
PIN Code: 410501
Mobile: 7378542145

Signature Not Verified
Digitally signed by Pooja Suresh Saidane, DN: cn=Pooja Suresh Saidane, o=Unique Identification Authority of India, ou=UIDAI, email=Pooja.Saidane@uidai.gov.in, c=IN



आपला आधार क्रमांक / Your Aadhaar No. :
5106 3283 4032
VID : 9178 7724 5456 1676

माझे आधार, माझी ओळख



भारत सरकार
Government of India



पूजा सुरेश सैदाने
Pooja Suresh Saidane
जन्म तारीख/DOB: 02/09/1997
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ऑफलाइन XML).
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).

5106 3283 4032

माझे आधार, माझी ओळख



भारत सरकार
Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- हा आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नॉदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
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- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.

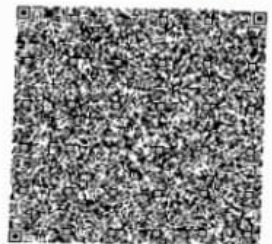


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 28/08/2026

पत्ता:
D/O सुरेश सैदाने, महात्मा फुले चौक, चाकण ता - खेड,
चाकण, पुणे,
महाराष्ट्र - 410501
Address:
D/O Suresh Saidane, mahatma phule chowk, chakan
tal - khed, chakan, DIST: Pune,
Maharashtra - 410501



5106 3283 4032

VID : 9178 7724 5456 1676

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help@uidai.gov.in

www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

UMASHANKAR RADHAKRUSHN NAYAR

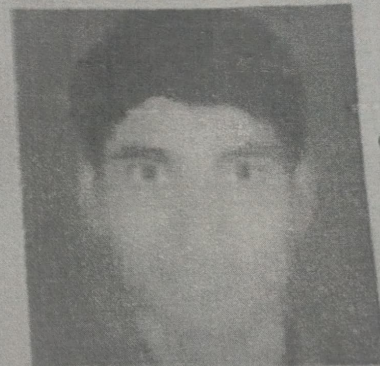
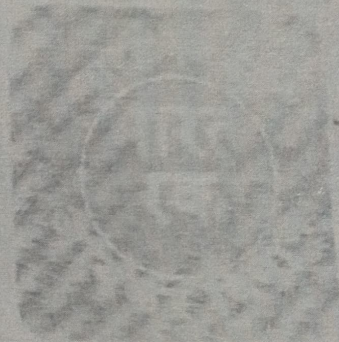
RADHAKRUSHN GOVIND NAYAR

26/12/1994

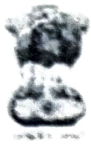
Permanent Account Number

BAIPN4894A

Signature



09022016



भारत सरकार
Government of India

पूजा सुरेश सैदाने

Pooja Suresh Saidane

जन्मतिथी /DOB: 02/09/1997

स्त्री /Female



P. Saidane

OSU
Vithal Sutar
PH 16367
20/11/20

5106 3283 4032

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

पता:

D/O: सुरेश सैदाणे, महात्मा फुले चौक, चाकण
ता - खेड, चाकण, पुणे, महाराष्ट्र, 410501



QR Code with Photograph

Address:

D/O: Suresh Saidane, mahatma phule
chowk, chakan ta - khed, Chkan, Pune,
Maharashtra, 410501

Saidane

5106 3283 4032



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भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 2006/12507/31299

To
उमाशंकर राधाकृष्ण नायर
Umashankar Radhakrushn Nayar
S/O Radhakrushn Nayar,
tal-yawal,
at-nhavi p adawad,
VTC: Nhavi P Adawad,
PO: Nhavi,
Sub District: Yawal,
District: Jalgaon,
State: Maharashtra,
PIN Code: 425524
Mobile: 9028490095

Signature Not Verified
Digitally signed by S/O Unique
Identification Authority of India
on
Date: 2026.08.26 12:26:51
IST



आपला आधार क्रमांक / Your Aadhaar No. :
6753 5609 2433
VID : 9135 0894 1571 6661

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued 13/05/2013



उमाशंकर राधाकृष्ण नायर
Umashankar Radhakrushn Nayar
जन्म तारीख/DOB: 26/12/1994
पुरुष/ MALE

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Government of India



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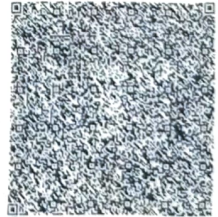
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 26/08/2026

पत्ता:
S/O राधाकृष्ण नायर, ता-यावल, मु-न्हावी प अडावद, न्हावी प
अडावद, न्हावी, जळगाव,
महाराष्ट्र - 425524

Address:
S/O Radhakrushn Nayar, tal-yawal, at-nhavi p
adawad, Nhavi P Adawad, PO: Nhavi, DIST: Jalgaon,
Maharashtra - 425524



6753 5609 2433

VID : 9135 0894 1571 6661

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help@uidai.gov.in

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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी रोखा संख्या कार्ड

Permanent Account Number Card

MJAPS3211A

नाम / Name
POOJA SURESH SAIDANE

पिता का नाम / Father's Name
SURESH SAIDANE

जन्म की तारीख /
Date of Birth
02/09/1997


हस्ताक्षर / Signature



21102019

