

Branch Office: NAVI MUMBAI
Applicant: SONIYA SANTOSH PASWAN
Guarantor: DEEPAK S BORATE
Address: FLAT NO-A2-402, PLOT NO-105, SECTOR-21,, PLOT NO-105, SECTOR-21,, VIGHANA, PANVEL, ULWE, ..
Uran, MAHARASHTRA, 410206, India
Email: soniyasantosh@gmail.com

Date: 17-Jul-2026
Ref No.: HOU/NAV/0726/5160009
Version No.: 5
Contact No. 8898637725

Dear Sir/Madam,

With reference to your loan application dated 12-07-2026, 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 4150000 (INR Forty One Lakh Fifty Thousand Only)
Insurance Premium	INR 207500 (INR Two Lakh Seven Thousand Five Hundred Only)
Total Loan Amount	INR 4357500 (INR Forty Three Lakh Fifty Seven Thousand Five Hundred 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 37816 (INR Thirty Seven Thousand Eight Hundred and Sixteen Only)
8. Processing fees receivable:	INR 16521.18 (INR Sixteen Thousand Five 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 206, PLOT NO 159, 2ND FLOOR, VARNIRAJ 23, ULWE PANVEL, NAVI MUMBAI, SECTOR 23, NAVI MUMBAI, MAHARASHTRA, India, 410206
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. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. Legal Heir NOC and declaration is marked as PSD
6. OCR to be documented
7. Proposed property to be registered in the name of applicant or jointly with co app
8. Repayment of loan to be taken through Business account through NACH mode only
9. Physical application form to be documented before disbursement – ACE Login
10. Positive office FCU to be documented before disbursement
11. Co-applicant to be added before disbursement
12. ROI approval of 8.50% to be documented
13. Affidavit-cum-undertaking needs to be documented prior to disbursement
14. FTE visit to be done at the residence and office of the applicant and positive report to be documented if FI is negative
15. OVD Compliance to be done prior to 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).

*Subject to change from time to time at the discretion of PNBHFL.





भारत सरकार
Government of India



Soniya Santosh Paswan
Date of Birth/DOB: 29/08/1989
Female/ FEMALE
Mobile No: 8898637725

5665 0561 5672
VID : 9183 0718 8181 9681

मेरा आधार, मेरी पहचान

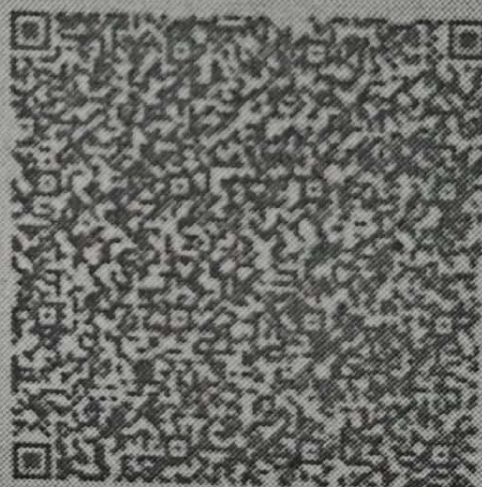


भारतीय विशिष्ट पहचान अधिकरण
Unique Identification Authority of India



Address:

C/O: Santosh Paswan, Flat No-A2-402, Plot
No-105, Sector-21, Vighana, Panvel, Ulawe,
Ralgadh,
Maharashtra - 410206



5665 0561 5672



1947



help@uidai.gov.in



www.uidai.gov.in



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आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

SONIYA SANTOSH PASWAN

BESHPAL SINGH

28/08/1989

Permanent Account Number

BSRPP0069A

[Signature]

Signature



05102011



Date: 17-Jul-2026
 Ref No.: HOU/NAV/0726/5160009
 Version No.: 5
 GHANA, PANVEL, ULAWA, ..

29/07/2026, 20:41

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29/07/2026

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.पनवेल 2

दस्त क्रमांक : 10983/2026

नोदणी :

Regn:63m

गाव: उलवे तालुका: पनवेल जिल्हा: रायगड

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	4250000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	4241160
(4) भू-मापन, पोटहिस्सा व वक्रमांक(असल्यास)	1) पालिकेचे नाव: रायगड इतर वर्णन : इतर माहिती: सदनिका क्र 203, दूसरा मजला, वर्नीराज 23, प्लॉट नं 159, सेक्टर 23, उलवे ता पनवेल जि रायगड क्षेत्रफळ 29.042 चौ मी कारपेट एरिया + 1.350 चौ मी सी बी + 9.545 चौ मी प्रोजेक्ट बाल्कनी (महिला खरेदीदार शासन आदेश क्र मुद्रांक 2021/अनौ. सं. क्र./ प्र.क्र. 107/म -1 (धोरण) दि. 31/03/2021 अन्वये या दस्तऐवजास महिला खरेदीदारास मुद्रांक शुल्काची सवलत देण्यात आली आहे) (Plot Number : 159 ;)
(5) क्षेत्रफळ	1) 29.042 चौ.मीटर
(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:- मेसर्स वर्नीराज ग्रुप तर्फे भागीदार भवन देवजी हथीयणी तर्फे कु मू म्हणुन मदन नामदेव ठाकरे . वय:- 42; पत्ता:- प्लॉट नं: 0, माळा नं: 0, इमारतीचे नाव: सदनिका क्र 201, सिताराम सोएचएस लि, प्लॉट नं 28, सेक्टर 21, नेरुल नवी मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:- 400706 पॅन नं:- AAOFV6275C
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- सोनिया संतोष पासवन वय:- 36; पत्ता:- प्लॉट नं: 0, माळा नं: 0, इमारतीचे नाव: सदनिका क्र ए 2-402, विघना, प्लॉट नं 105, सेक्टर 21, उलवे ता पनवेल जि रायगड, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, राईगाव: (०:). पिन कोड:- 410206 पॅन नं:- BSRPP0069A
(9) दस्तऐवज करून दिल्याचा दिनांक	29/07/2026
(10) दस्त नोंदणी केल्याचा दिनांक	29/07/2026
(11) अनुक्रमांक, खंड व पृष्ठ	10983/2026
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	212500
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	

ल्यांकनासाठी विचारात घेतलेला तपशील:-

द्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-

(25-b) Immovable Property ==> (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.





₹29,875.00

Paid to

THINKBIGZ INITIATIVE PVT
LTD

✓ Banking name: THINKBIGZ IN...

12 September 2026, 7:03 pm

