

Branch Office: SOLAPUR
Applicant: VISHAL RAVIKANT MAGAR
RAVIKANT NAMDEV MAGAR
ABHIJEET RAVIKANT MAGAR

Date: 21-Aug-2026
Ref No.: HOU/SOL/0626/5133991

Guarantor: N/A
Address: WARD NO 2 17 SUBHASH NAGAR, NAVI KHADKI YERWADA, NEAR KALBHIRAVNTH MANDIR,
YERWADA PUNE, Pune, MAHARASHTRA, 411006, Pune, India
Email: vmgar096@gmail.com

Version No.: 6
Contact No. 7517524638

Dear Sir/Madam,

With reference to your loan application dated 18-06-2026, 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 1200000 (INR Twelve Lakh Only)
	Insurance Premium	INR 48000 (INR Forty Eight Thousand Only)
	Total Loan Amount	INR 1248000 (INR Twelve Lakh Forty Eight Thousand 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 9685 (INR Nine Thousand Six Hundred and Eighty Five Only)
8.	Processing fees receivable:	INR 12981.18 (INR Twelve Thousand Nine Hundred and Eighty One Rupees And Eighteen Paise Only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	.. PLOT NO.21, ., NEW SR. NO. 84/1A/2/3A/2/2, AJINKYATARA LANMARK PHASE 1, SOLAPUR, BALE, Solapur, BALE, Solapur, MAHARASHTRA, India, 413255
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 satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to clearance of Processing Fees.
4. LTV should be restricted to 90% of Cost of Construction + Cost of plot or 100% of Cost of Construction Whichever is lower
5. CRE declaration to be collected in PNBHFL format.
6. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person
7. Aadhar to be verified through Digi Locker before disbursement
8. Self-Construction Case: Plan and estimate to be duly vetted by TSG team before disbursement
9. Positive Residence and Employment FI report to be documented before disbursement
10. All Applicant and co applicant digitally signed application form to be submitted before disbursement
11. Ownership of property is to be with main applicant or jointly with Co applicant only
12. All property owners to be added in loan structure.
13. Subject to legal and technical clearance
14. Repayment from BOI Bank ac no ***0137
15. Acknowledged Key Facts Statement to be taken.
16. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
17. Property being offered as collateral needs to be insured for the tenure of the loan
18. 1. Approved map and construction estimate to be submitted; estimate to be vetted by our empanelled agency and internal technical team. 2.

Amount

₹11,784 

Rupees Eleven Thousand Seven
Hundred Eighty Four Only



Miscellaneous

Edit

Split this Payment

To

**Thinkbigz Initiative
Pvt Ltd**



UPI ID: 9892834356-2@okbizaxis

Pay Again

View History

From

Vishal Ravikant Magar



UPI ID: *****4638@ptaxis

Bank Of India - 0137 



भारत सरकार

Government of India



विशाल रविकांत मगर

Vishal Ravikant Magar

जन्म तारीख/DOB: 05/11/1999

पुरुष/ MALE



5171 5190 3649

VID : 9130 0786 9495 7678

माझे **आधार**, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

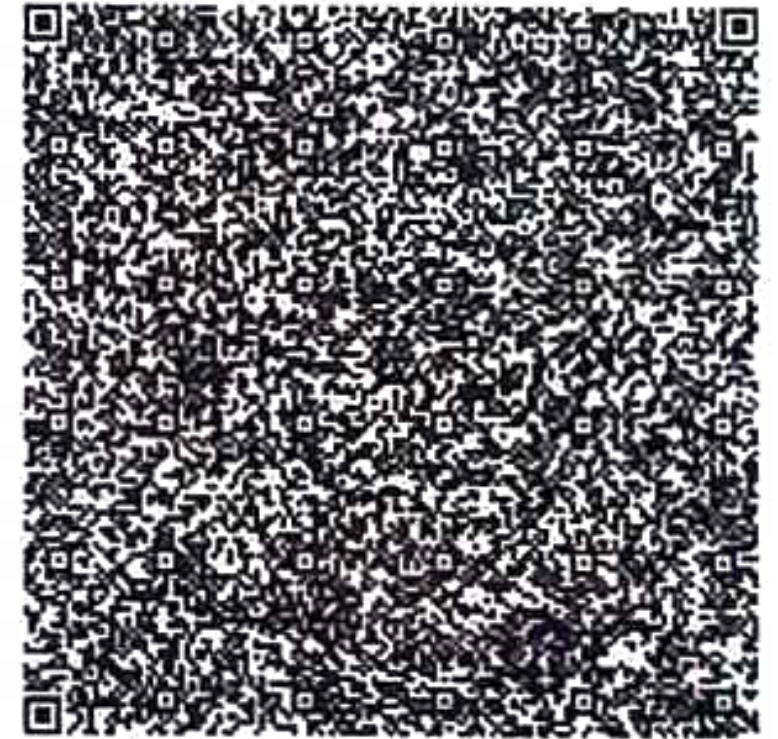
Unique Identification Authority of India

पत्ता:

यांचा मुलगा: रविकांत, स्टॅंड मार्ग, गणेश मंदिर, मुरारजी
पेठ, सोलापूर नॉर्थ, सोलापूर,
महाराष्ट्र - 413001

Address:

S/O: Ravikant, stand marga, Ganesh
Mandir, Murarji Peth, Solapur North,
Solapur,
Maharashtra - 413001



QR Code with Photograph

5171 5190 3649

VID : 9130 0786 9495 7678



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www

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आयकर विभाग
INCOME TAX DEPARTMENT

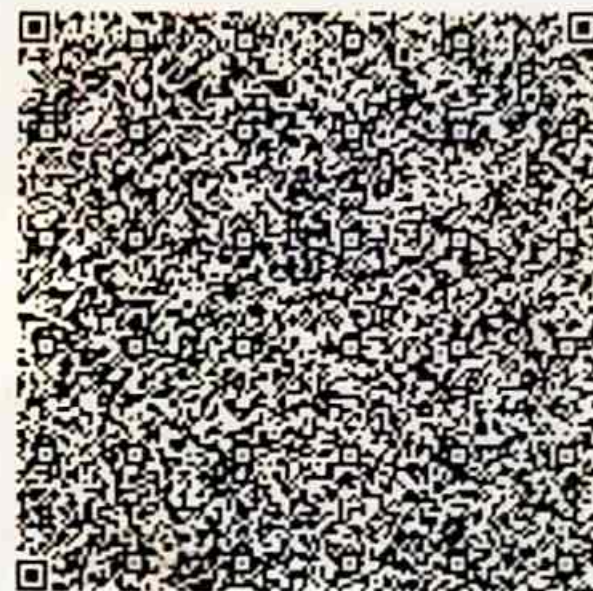


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

FQAPM8712G



नाम / Name

VISHAL RAVIKANT MAGAR

पिता का नाम / Father's Name

RAVIKANT MAGAR

जन्म की तारीख /

Date of Birth

05/11/1999

हस्ताक्षर / Signature

05122024

