





Transaction Successful

06:25 pm on 26 Aug 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹34,980

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2608261825246436276745

Debited from



XXXXXXXXXX45

₹34,980

UTR: 015167639143

Branch Office: SOLAPUR
Applicant: SANTOSH SHAMBHULAL MAKHIJA
VIDHI MAKHIJA

Date: 12-Aug-2026
Ref No.: HOU/SOL/0826/5194132

Guarantor: N/A
Address: A 95, ASARA SOCIETY, HOTGI ROAD, SOLAPUR, Solapur, MAHARASHTRA, 413003, Solapur, India
Email: santoshmakhiya596@gmail.com
Version No.: 4
Contact No. 9371292674

Dear Sir/Madam,

With reference to your loan application dated 08-08-2026, 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 6000000 (INR Sixty Lakh Only)
Insurance Premium	INR 60000 (INR Sixty Thousand Only)
Total Loan Amount	INR 6060000 (INR Sixty Lakh Sixty Thousand 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 60031 (INR Sixty Thousand Thirty One Only)
8. Processing fees receivable:	INR 59001.00 (INR Fifty Nine Thousand One Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	PLOT NO 41, 42,43, AND 44, OLD SR NO 356/7, NEW SR NO 24/7/1, MAMTA NAGAR, .., Solapur, .., Solapur, MAHARASHTRA, India, 413004
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. Construction declaration to be taken
2. All Seller verifications to be done as per PNBHFL Policy
3. Plot Purchase Case: Fencing confirmation to be taken from TSG team before disbursement
4. Plot Purchase Case: Plot FTE Visit report to be documented before disbursement
5. LTV Restricted to 75 % of MV or COP Whichever is lower
6. Ownership of property is to be with main applicant or jointly with co-applicant
7. All property owners to be added in loan structure.
8. Subject to legal and technical clearance
9. Repayment from SOLAPUR JANATA SAHAKARI BANK account *** 2850
10. CRE declaration to be collected in PNBHFL format.
11. 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
12. Aadhar to be verified with Digi Locker before disbursement
13. Positive Residence FI report to be documented before disbursement
14. Resale Purchase Case: Seller KYC, Banking details and CIBIL report with consent letter to be documented before disbursement
15. OCR through bank only
16. Positive Seller FI and FCU report to be documented before disbursement
17. OCR clearance (if applicable) to be taken before disbursement.
18. Acknowledged Key Facts Statement to be taken.
19. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3. If the



भारत सरकार
Government of India



Aadhaar no. issued: 13/08/2011



संतोष शंभूलाल माखिजा

Santosh Shambhulal Makhija

जन्म तारीख/DOB: 31/05/1981

पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व 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).

3167 9565 2447

माझे **आधार**, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

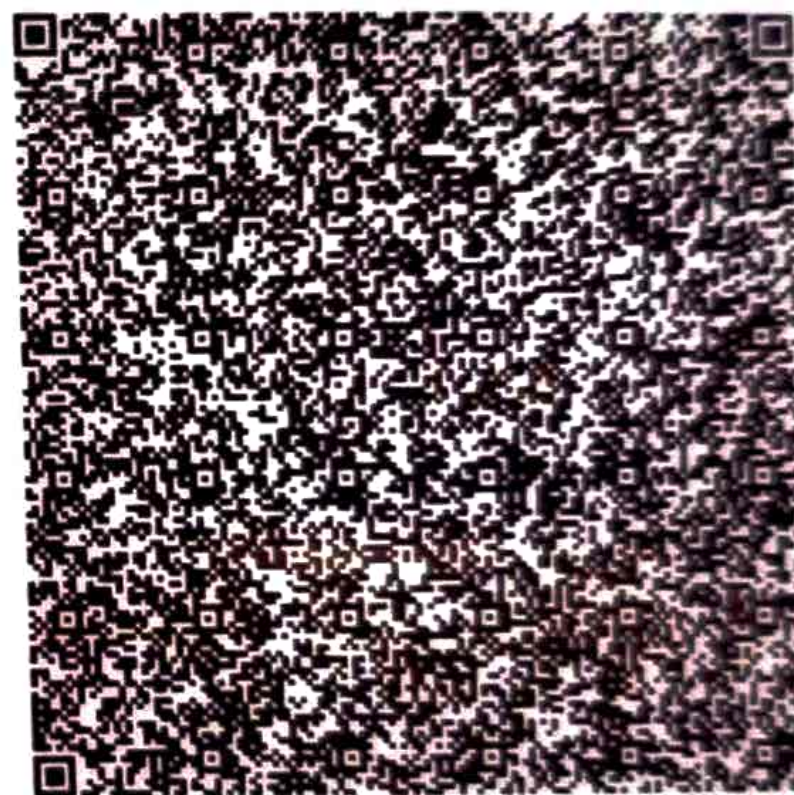


पत्ता:

S/O शंभूलाल, अ-९५, आसरा सोसायटी होटगी रोड, सोलापूर,
महाराष्ट्र - 413003

Address:

S/O Shambulal, A-95, asara Society, Hotgi Road,
solapur, DIST: Solapur,
Maharashtra - 413003



3167 9565 2447

VID : 9169 8042 6972 2935

☎ 1947

✉ help@uidai.gov.in

🌐 www.uidai.gov.in

Details as on: 06/08/2026

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

SANTOSH MAKHIJA

SHAMBHULAL LAXMANDAS MAKHIJA

31/05/1981

Permanent Account Number

AQVPM2374G

Signature



10/07/2008