

Branch Office: NAGPUR  
Applicant: VIKASH KUMAR GUPTA  
PUSHPA KUMARI

Date: 23-Jun-2026  
Ref No.: HOU/NAG/0626/5134698

Ghar Ki Baat

Guarantor: N/A  
Address: 11 2 ND FLOOR, SITARAM RAI GANPATI NAGAR, ZINGABAI TAKLI NAGPUR, Nagpur, MAHARASHTRA, 440030, Nagpur, India  
Email: vkgkesath91@gmail.com  
Version No.: 5  
Contact No. 9572083747

Dear Sir/Madam,

With reference to your loan application dated 19-06-2026, 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 8400000 (INR Eighty Four Lakh Only)                                                                                                                                                                                                  |
| Insurance Premium                       | INR 126000 (INR One Lakh Twenty Six Thousand Only)                                                                                                                                                                                       |
| Total Loan Amount                       | INR 8526000 (INR Eighty Five Lakh Twenty Six 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% -5.15% = 8.00% per annum as on the date of execution of the loan agreement                                                                                                                                                        |
| 7. Equated Monthly Instalment ("EMI") * | INR 62561 (INR Sixty Two Thousand Five Hundred and Sixty One Only)                                                                                                                                                                       |
| 8. Processing fees receivable:          | INR 7671.18 ( INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paise Only)                                                                                                                                             |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                                                                                                                    |
| 10. Security                            | PLOT NO 12 MOUZA GOREWADA, KHASRA NO 31/1 36/1 AND 36/4, SAWAN SAHAKARI GRUH NIRMAN SANSTHA MARYADIT NAGPUR, CITY SURVEY NO 31, P H NO 8 A, BHUMAPAN NO 31, GOREWADA, WARD NO 61, Nagpur, KATOL ROAD, Nagpur, MAHARASHTRA, India, 440030 |
| 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:

- Current residence address proof to be documented
- Current residence address to be mentioned in application form & to be captured in system
- OCR clearance (if applicable) to be taken before disbursement.
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
1. 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 date of first disbursement. 2. Disbursement towards construction to be done post receipt of all original title documents at ours. 3. Approved map and self attested construction estimate to be submitted by the customer before availing disbursement towards construction and estimate to be vetted by our empanelled agency and internal technical team. 4. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
- Disbursement for land not to exceed 75% of land value or 70% of loan amount, whichever is lower.
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Subject to clearance of Processing Fees.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- LTV to be restricted to 75% Plot COP and Construction Cost or Plot MV and Construction cost which ever is lower.
- OCR clearance (if applicable) to be taken before disbursement.
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

VIKASH KUMAR GUPTA  
Pushpa Kumari

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

**Sahil M. Bhangde**

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5<sup>th</sup> Lane,  
Near Madrasi Temple, Near Ramnagar,  
NAGPUR-440 010

Mob : +91-9422148978, +91- 9405948406

E Mail : [adv\\_sahilbhangde@yahoo.co.in](mailto:adv_sahilbhangde@yahoo.co.in)

**PNB HOUSING FINANCE LIMITED**  
**LEGAL TITLE OPINION/SRO SEARCH REPORT**

Ref. No. : - 2026/SMB/PNB/OPN/LEG/JULY/60

Login: - HOU/NAG/0126/1477542

Date: 28/07/2026

**Report: - Positive**

Search Receipt No. : GRN MH007244812202627E  
Date of search receipt : 28/07/2026  
Search for the period from : 2014-2026= 13 Years.  
ANNEXURE : Search Receipt  
Sub-Registrar office at Nagpur.  
Type of Case : Resale Purchase

To,  
The Branch Manager,  
PNBHFL,  
Nagpur.

Sir,

As desired by you the records of Sub-Registrar, Nagpur have been verified by me for the period of last 13 Years for investigation of title in respect of the below mentioned property. I have also verified documents mentioned in schedule. On the basis of said documents my REPORT/CERTIFICATE is given as under:-

**SUB: - TITLE CLEARANCE CERTIFICATE**

- Name/s of all the Title holders/Present Owner/s of the Property/Properties:  
**Shri. Afzhal Sadik Anis**
- Name/s of the person/s offering mortgage.  
**Mr. Vikash Kumar Gupta AND Pushpa Kumari**

- Status of the Owner/s and Mortgagor/s : **Individual**

**Description of the Property:**

All that piece and parcel of land bearing **Plot No. 12** admeasuring about 139.35 Sq. mt. (126.04 Sq. mt. as per RL) situated in the layout of Savan Sahkari Gruh Nirman Sanstha Maryadit, Nagpur being a portion of entire land bearing Kh. No. 31/1, 36/1, 36/4 of Mouza Gorewada bearing P.H. No. 8-A bearing City Survey No. 31 situated in Ward No. 61 within the limits of Nagpur Improvement Trust and Nagpur Municipal Corporation in Tahsil and District Nagpur same is bounded as under:-

EAST : Plot No. 05  
WEST : 9.14 Mt. Wide Road  
NORTH : Plot No. 13  
SOUTH : Plot No. 11

**Particulars of all documents made available for verification:**

1. **Copy of Registered Sale Deed** executed by Savan Sahkari Gruh Nirman Sanstha Maryadit, Nagpur acting through authorized Secretary Shri. Ravindra Laxmikant Dubey in favour of Shri. Sadik Anis same was registered in the office of Sub-registrar Nagpur No 04 at Sr. No.522(P), dated 23/01/2001.
2. **Original Regularization Letter** issued by Nagpur Improvement Trust bearing Permit No. BE(W)1900(U/L)11669/1125 Case No. 200303242884-Layout No. 1900/N/Gore/1063 dated 05/06/2007
3. **Original N.A. order** passed by Upper Tahsildar Nagpur in Rev. Case No. 6709/NAP-34/2012-12 dated 29/07/2013
4. **Original Registered Relinquishment Deed** executed by 1) Smt. Memuna Sadik Anis 2) Sau. Abeda Hamja Ali in favour of Shri. Afzhal Sadik Anis same was registered in the office of Sub-registrar Nagpur Rural at Sr. No.3949, dated 22/04/2025.
5. **Digital Copy of tax receipt** tax paid for 2026-2027, dated 09/06/2026
6. **Copy of Akhivpatrika** in the name of Shri. Afzhal Sadik Anis, date is not mentioned

Year up to which the property tax/society charge has been paid.