

Branch Office: NAGPUR
 Applicant: SACHIN GANGADHAR MHASKAR
 SNEHA SACHIN MHASKAR

Date: 23-Sep-2026
 Ref No.: HOU/NAG/0826/5203639

Guarantor: N/A
 Address: H.NO.2711/A/D/14,M-14,MIG COLONY, HIVARI NAGAR,OPP MAHESHWARI BHAVAN, NAGPUR, ., Nagpur,
 MAHARASHTRA, 440008, India
 Email: sachin.mhaskar68@gmail.com
 Version No.: 5
 Contact No. 7775081104

Dear Sir/Madam,

With reference to your loan application dated 20-08-2026, 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 5955000 (INR Fifty Nine Lakh Fifty Five Thousand Only)
Insurance Premium	INR 250000 (INR Two Lakh Fifty Thousand Only)
Total Loan Amount	INR 6205000 (INR Sixty Two Lakh Five Thousand 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% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 54242 (INR Fifty Four Thousand Two Hundred and Forty Two Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	TENEMENT NO M -14, MOUZA HIWARI, SHEET NO 10 CITY SURVEY NO 491, OUT OF 50 TENEMENT MIG SCHEME, CORPORATION HOUSE NO 2711/A/D/14 WARD NO 21, Nagpur, KHASRA NO 19 NAGPUR GRUHNIRMAN AND KSHETRAVIKAS MANDAL NAGPUR, Nagpur, MAHARASHTRA, India, 441105
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. Gold Loan Rs.25 K closer proof to be taken.
3. Online Aadhar E- Verification to be done for all applicants.
4. LAP End use letter to be taken.
5. Repayment to be taken from applicant business banking A/c and SPDC from applicant saving A/c
6. All property owners to be taken on loan structure.
7. BT process to be followed .
8. Gold Loan Rs.3.01 Lakhs closing with in 12 months proof to be taken.
9. Foreclosure letter & List of Documents from the lender bank to be held on record
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.

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.

Branch Office: NAGPUR
Applicant: SACHIN GANGADHAR MHASKAR
SNEHA SACHIN MHASKAR

Date: 25-Sep-2026
Ref No.: NHL/NAG/0926/5230145

Ghar Ki Baat

Guarantor: N/A
Address: H.NO.2711/A/D/14,M-14, MIG COLONY, HIVARI NAGAR, OPP MAHESHWARI BHAVAN, NAGPUR, ., Nagpur,
MAHARASHTRA, 440008, Nagpur, India
Email: sachin.mhaskar68@gmail.com
Version No.: 4
Contact No. 7775081104

Dear Sir/Madam,

With reference to your loan application dated 24-09-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 1365000 (INR Thirteen Lakh Sixty Five Thousand Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1415000 (INR Fourteen Lakh Fifteen Thousand 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13190 (INR Thirteen Thousand One Hundred Ninety Only)
8. Processing fees receivable:	INR 6321.00 (INR Six Thousand Three Hundred and Twenty One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	TENEMENT NO M -14, MOUZA HIWARI, SHEET NO 10 CITY SURVEY NO 491, KHASRA NO 19, OUT OF 50 TENEMENT MIG SCHEME, CORPORATION HOUSE NO 2711/A/D/14 WARD NO 21, NAGPUR, HIWARI, Nagpur, NAGPUR GRUHNIRMAN AND KSHETRAVIKAS MANDAL NAGPUR, ., MAHARASHTRA, India, 440008
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. Gold Loan Rs.25 K closer proof to be taken.
2. Sole proprietorship declaration to be taken.
3. LOD FCU Check to be done
4. Gold Loan Rs.3.01 Lakhs closing with in 12 months proof to be taken.
5. All property owners to be taken on loan structure.
6. BT process to be followed .
7. Repayment to be taken from applicant business banking A/c and SPDC from applicant saving A/c
8. Online Aadhar E- Verification to be done for all applicants.
9. LAP End use letter to be taken
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. End use declaration from the applicants to be held on record
12. Acknowledged Key Facts Statement to be taken.
13. PSL declaration as per PNBHFL format to be held on record.
14. End Use letter to be documented from applicant

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).

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

SACHIN G MHASKAR

GANGADHAR SHRAWANJI MHASKAR

22/01/1984

Permanent Account Number

AQQPM0952R

Signature



06092007



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक / Enrolment No.: 0000/00560/34246

To
सचिन गंगाधर म्हासकर
Sachin Gangadhar Mhasakar
House No. 2711/AD/14, M-14 Ward No. 21,
Beside Maheshwari Bhavan,
MIG Colony,
Hivari Nagar,
VTC: Nagpur (urban), PO: Bagadgarh,
District: Nagpur,
State: Maharashtra,
PIN Code: 440006,
Mobile: 7775081104

23561481



K1235614818FE



आपला आधार क्रमांक / Your Aadhaar No.:

4679 3251 1683

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar No. 4679 3251 1683



सचिन गंगाधर म्हासकर
Sachin Gangadhar Mhasakar
जन्म तारीख / DOB: 22/01/1984
पुरुष / Male

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा नागरिकत्वाचे दावे
हे जबाब पडवण्यासाठी वागले जावे. (Aadhaar प्रामाणिकता किंवा ऑनलाईन
वरील ऑनलाइन KYC)

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 KYC).

4679 3251 1683

माझे आधार, माझी ओळख



Dear Sir

In continuation of my Legal Scrutiny Report I submit the Verification Report of Original Documents as under

- I. Name of the Title Holder : Shri. Sachin Gangadhar Mhaskar
- II. Name of the Borrower : Shri. Sachin Gangadhar Mhaskar
- III. Nature of the Transaction : BT + Top Up
- IV. Description of the Property :

All that piece and parcel of the residential Tenement No. M-14, land admeasuring about 59.44 Sq. Mtrs., being a part and portion of the entire land bearing Kh. No. 19 of **Mouza - Hiwari**, bearing City Survey No. 491 Sheet No. 10, together with house covering a built-up area of 45.405 Sq. Mtrs., bearing Corporation House No. 2711/A/D/14, within the limits of N.I.T and N.M.C., Tahasil and District Nagpur, and the said plot is bounded as below: -

East	:	Tenement No. M-15
West	:	Tenement No. M-13
North	:	Open Space
South	:	6.00 Mtr. Wide Road

V. List title deeds examined

1. Online Copy of Tax Receipt dt. 24/09/2025, issued by N.M.C.
2. Computer Generated List of Document dt. 28/08/2026, issued by Axis Finance Ltd.
3. Original No Due Certificate dt. 19/06/2018, issued by Punjab National Bank
4. Original No Due Certificate dt. 20/06/2024, issued by State Bank of India

I find no defects in the title of the persons offering mortgage: -

Nagpur: -
Dt.09/10/2026

MAKARAND M. PATHAK
Advocate
MAKARAND M. PATHAK
ADVOCATE & NOTARY
NAGPUR DIST (M.S.) INDIA