

Branch Office: NAGPUR
Applicant: RAHUL MACHINDRA VAGHAMARE
POOJA RAHUL WAGHMARE

Date: 28-Aug-2026
Ref No.: HOU/NAG/0826/5206893

Guarantor: N/A
Address: PAKHIDER LAYOUT, VIJAY NAGAR, JAYTALA ROAD, NAGPUR, Nagpur, MAHARASHTRA, 440010,
India
Email: rahulw9503@gmail.com
Version No.: 5
Contact No. 9503065036

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 1373218 (INR Thirteen Lakh Seventy Three Thousand Two Hundred and Eighteen Only)
Insurance Premium	INR 68000 (INR Sixty Eight Thousand Only)
Total Loan Amount	INR 1441218 (INR Fourteen Lakh Forty One Thousand Two Hundred and Eighteen 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% -4.80% = 8.35% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13403 (INR Thirteen Thousand Four Hundred Three Only)
8. Processing fees receivable:	INR 12733.00 (INR Twelve Thousand Seven Hundred and Thirty Three Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Plot No.203, Block Plots, Project DERA GREENS 3, KHASRA NO 154, P.H. NO.26, at Dahegaon, Kalameshwar,, Nagpur, 441501, Nagpur, Nagpur, MAHARASHTRA, India, 441501
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:

- Subject to clearance of Processing Fees.
- 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 customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
3. OCR clearance (if applicable) to be taken before disbursement.
4. Acknowledged Key Facts Statement to be taken.
5. 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 customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
6. Repayment to be taken from salary A/c of applicant through ENACH.
7. Plot fencing to be taken.
8. OCR clearance (if applicable) to be taken before disbursement.
9. Acknowledged Key Facts Statement to be taken.
10. LTV as per PNBHFL Norms.
11. Online Adhar verification to be done through DG locker.



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

SEARCH REPORT

Detailed Address of the Property: -

All that piece and parcel of the land bearing **Plot No. 203, containing by admeasurement 162.000 Square Meters (1,743.768 sq. ft.)**, out of the sanctioned layout known as "**Dera Greens 3**", carved out on the entire land bearing **Kh. No. 154** (before Amalgamation Kh. No. 134, 135, 136, 140/1, 140/2, 141/1/A, 141/1/B, 141/2, 142/1, 142/2, 143, 151 (Part), 152/2, 153, 154, 156, 157), admeasuring about 18.72 HR, situated at **Mouza - Dahegaon**, P. H. No. 26, within the limits of Tahsil Kalmeshwar and District Nagpur, and the said land is bounded as under: -

ON THE EAST	-	BY PLOT NO. 208
ON THE WEST	-	BY ROAD
ON THE NORTH	-	BY PLOT NO. 204
ON THE SOUTH	-	BY PLOT NO. 202

I. Name of the Title Holder : 1. Sau. Priya Vijay Ramani, 2. Shri. Narayan Chandiram Demble, 3. Shri. Vijay Kimatrai Ramani & 4. Shri. Vijay Kimatrai Ramani (HUF)

II. Name of the Borrower : Mr. Rahul Machindra Vaghamare and Mrs. Pooja Rahul Waghmare

Login No. HOU/NAG/0826/5206893

In continuation of APF Report dt. 18/11/2025, for project **Dera Greens 3**, I have taken Online search vide free search portal in respect of the above said property (Individual Plot) for the period of last 2 Years for 2025 & 2026 on 01/09/2026 which is as follows, however all disclaimer mails sent IGRMAHARASHTRA shall be applicable for the search in view of discrepancies in search site in view of the circular dt. 01/07/2024. It is submitted that IGR Website is displaying inconsistent interrupted irregularities/ missing/ misleading/ uneven/incomplete data due to technical problem of server shifting since 02nd January 2025 that is some of the entries are skipped or sometimes entries of some other Mouza are displayed. This happens in paid data as well as in free data extracted from the IGR website. Surprisingly same data is not displayed every time for same criteria. Hence the reliability of the same is questionable/data cannot be considered to be error-proof. Hence this report is issued on the basis of search of the data spooled from the IGR website and complaint e-mail sent on 25/03/2025 is also applicable: -

YEAR: -

Year	Entries Found in Online search
2025	Nil
2026	Nil

Attached the Govt. Fees paid vide receipt No. GRN MH009426413202627E dated 01/09/2026

Nagpur: -
Dt.01/09/2026

MAKARAND
MADHAO
PATHAK
MAKARAND M PATHAK
Advocate

Digitally signed by
MAKARAND MADHAO
PATHAK
Date: 2026.09.08 12:30:21
+05'30'



3, 2026, 10:51



Sep 8, 2026, 10:53

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

WAGHMARE RAHUL MACHINDRA

MACHINDRA KACHRU WAGHMARE

06/07/1982

Permanent Account Number

ABQPW7112E

रमिण धमारे

Signature





भारत सरकार
GOVERNMENT OF INDIA

1



राहुल मछीन्द्र वाघमारे
Rahul Machindra Vaghamare

जन्म वर्ष / Year of Birth : 1982
पुरुष / Male

5676 6908 5677



आधार – सामान्य माणसाचा अधिकार



भारतीय विशिष्ट ओळख प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता :

S/O मछीन्द्र वाघमारे

वार्ड न.०४

मु/पो शेंदूरजन ता. सिंदखेड राजा, शेंदूरजन
बुलडाणा, महाराष्ट्र, 443202

Address :

S/O Machindra Vaghamare

ward n.04

A/P/ shendurjan tq. sindkhed raja, Shen
Buldana, Maharashtra, 443202

Aadhaar - Samanya Maansacha Adhikaar

आयकर विभाग

INCOME TAX DEPARTMENT



सत्यमेव जयते

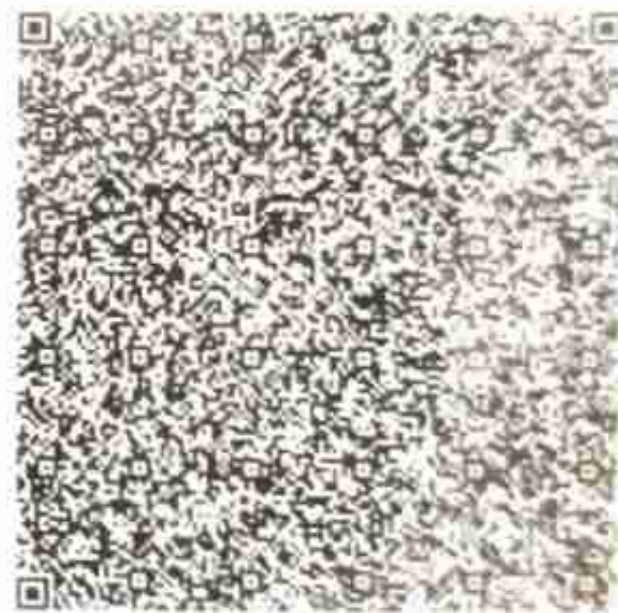
भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AIRPW8885E



नाम / Name

POOJA RAHUL WAGHMARE

पिता का नाम / Father's Name

MADHUKAR BHIVAJI MORE

जन्म की तारीख / Date of Birth

20/08/1990

P. Waghmare

1374024

हस्ताक्षर / Signature



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

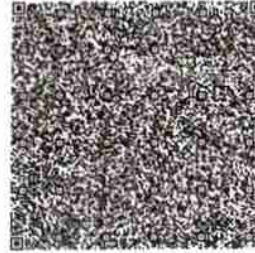
नोंदविण्याचा क्रमांक / Enrollment No. : 2821/16056/01329

To
Pooja Rahul Waghmare
पूजा राहुल वाघमारे
C/O: Rahul Machindra Waghmare,
VTC: Shendurjan, PO: Shendurjan,
Sub District: Sindkhed Raja, District: Buldhana,
State: Maharashtra, PIN Code: 443202,
Mobile: 9503065036

63281128



KF632811284FI



आपला आधार क्रमांक / Your Aadhaar No. :

2144 8690 9087

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Issue Date: 05/08/2013



पूजा राहुल वाघमारे
Pooja Rahul Waghmare
जन्म तारीख / DOB: 20/08/1990
स्त्री / Female

2144 8690 9087

माझे आधार, माझी ओळख

RAHUL MACHINDRA VAGHAMARE

Joint Holder:-

COMMANDANT IRB 2 SRPF GR XV BIKSI CAMP

GONDIA

MAHARASHTRA-INDIA

440026

Customer ID: 833688907

IFSC Code: UTIB0000651

MICR Code: 442211102

Nominee Registered: Y

Nominee Name: POOJA WAGHMARE

PAN: FORM60

CKYC No: NA

Registered Mobile No: XXXXXX5036

Registered Email ID: RAXXXX03@GMAIL.COM

Scheme: PRESTIGE SALARY ACCOUNT

Currency: INR

Statement of Axis Account No: 925010054250775 for the period (From: 01-04-2026 To: 07-09-2026)

Tran Date	Chq No	Particulars	Debit	Credit	Balance	Init. Br
		OPENING BALANCE			12253.00	
04-04-2026		BRN-SI-D111752496-TRFR TO 926050051631974-	500.00		11753.00	651
09-04-2026		NEFT/RBISH00517130194/SUB TREASURY BALLARPUR/RBI PAD AHMEDABAD/SALARY		75894.00	87647.00	248
10-04-2026		IMPS/P2A/610189402604/Rahulwaghmare/X416 146/HDFCBANKLTD/	12000.00		75647.00	651
11-04-2026		IMPS/P2A/610190786710/poojawaghmare/X9438 52/STATEBANKOFINDIA/	50000.00		25647.00	651
13-04-2026		IMPS/P2A/610397023512/Rahulwaghmare/X416 146/HDFCBANKLTD/	20000.00		5647.00	651
13-04-2026		IMPS/P2A/610397736819/Rahulwaghmare/X416 146/HDFCBANKLTD/	5000.00		647.00	651
15-04-2026		IMPS/P2A/610505288340/Rahulwaghmare/X416 146/HDFCBANKLTD/	500.00		147.00	651
04-05-2026		NEFT/RBISH00565793535/SUB TREASURY BALLARPUR/RBI PAD AHMEDABAD/SALARY		86457.00	86604.00	248
04-05-2026		UPI/P2A/609070101246/RAHUL MACHINDRA VAGHA/UPI/Kotak Mahindra Bank	2000.00		84604.00	651
04-05-2026		UPI/P2A/609190941246/RAHUL MACHINDRA VAGHA/UPI/Kotak Mahindra Bank	2000.00		82604.00	651
04-05-2026		IMPS/P2A/612422886795/Rahulwaghmare/X416 146/HDFCBANKLTD/	6000.00		76604.00	651
05-05-2026		BRN-SI-D111752496-TRFR TO 926050051631974-	500.00		76104.00	651
05-05-2026		IMPS/P2A/612512397259/poojawaghmare/X9438 52/STATEBANKOFINDIA/	50000.00		26104.00	651
05-05-2026		IMPS/P2A/612512405514/poojawaghmare/X9438 52/STATEBANKOFINDIA/	20000.00		6104.00	651
06-05-2026		IMPS/P2A/612608202017/Rahulwaghmare/X416 146/HDFCBANKLTD/	6000.00		104.00	651
12-05-2026		APB-IOCL LPG SUBSIDY-P05260120AF6D		40.10	144.10	1579
03-06-2026		NEFT/RBISH00627731052/SUB TREASURY BALLARPUR/RBI PAD AHMEDABAD/SALARY		89582.00	89726.10	248
03-06-2026		UPI/P2M/393232711546/RAMA DILIP SASANE /Pay to/FEDERAL BANK	200.00		89526.10	651
03-06-2026		UPI/P2M/394713451546/GOKUL DAIRY AND BAKE /UPI/YES BANK LIMITED YBS	330.00		89196.10	651
03-06-2026		UPI/P2M/395171811546/ADITYA RAMESHRAO DUR/UPI/YES BANK LIMITED YBS	150.00		89046.10	651
03-06-2026		UPI/P2M/397029231546/D B MART DDN /UPI/YES BANK LIMITED YBS	69.00		88977.10	651
04-06-2026		IMPS/P2A/615500321127/poojawaghmare/X9438 52/STATEBANKOFINDIA/	50000.00		38977.10	651

23-08-2026	UPI/P2M/119863592356/JITENDRA KUSHANLAL PA/Pay to/UNITY SMALL FINANCE	24.00		32444.00	651
24-08-2026	UPI/P2A/292865852366/MANDABAI HARICHANDRA /UPI/BANK OF INDIA	250.00		32194.00	651
24-08-2026	UPI/P2M/312139152366/Ravi Medical /UPI/YES BANK LIMITED YBS	103.00		32091.00	651
24-08-2026	UPI/P2M/339012072366/JAGTAP SPORTS AND UNL/Mercha/BANK OF INDIA	80.00		32011.00	651
25-08-2026	IMPS/P2A/623711558466/Rahulwaghmare/X416 146/HDFCBANKLTD/	2000.00		30011.00	651
25-08-2026	UPI/P2A/660322237232/AVINASH R/HDFC/UPI/		3000.00	33011.00	651
26-08-2026	IMPS/P2A/623821724420/Rahulwaghmare/X416 146/HDFCBANKLTD/	2000.00		31011.00	651
28-08-2026	UPI/P2A/381976012406/VISHAL SHANKAR SIDAM /UPI/HDFC BANK LTD	1440.00		29571.00	651
28-08-2026	UPI/P2A/424493132406/AVINASH GOVARDHAN RAT/UPI/AXIS BANK	250.00		29321.00	651
29-08-2026	UPI/P2M/658523182416/01 Janardan Medicos T/UPI/YES BANK LIMITED YBS	109.00		29212.00	651
29-08-2026	UPI/P2A/722921832416/Ms. Kamakshi Vishal R/UPI/IDFC FIRST BANK LTD	300.00		28912.00	651
30-08-2026	UPI/P2M/873524782426/SAI AMRUT DAIRY /UPI/YES BANK LIMITED YBS	195.00		28717.00	651
31-08-2026	IMPS/P2A/624309720401/Rahulwaghmare/X416 146/HDFCBANKLTD/	2000.00		26717.00	651
02-09-2026	IMPS/P2A/624510058766/Rahulwaghmare/X416 146/HDFCBANKLTD/	1000.00		25717.00	651
02-09-2026	UPI/P2M/874856152456/Magic Star /UPI/YES BANK LIMITED YBS	200.00		25517.00	651
02-09-2026	UPI/P2M/875612772456/Mr RAJEEV S /Pay to/State Bank Of India	40.00		25477.00	651
03-09-2026	BRN-SI-D111752496-TRFR TO 926050051631974-	500.00		24977.00	651
03-09-2026	IMPS/P2A/624609626299/Rahulwaghmare/X416 146/HDFCBANKLTD/	1000.00		23977.00	651
03-09-2026	UPI/P2M/231775022466/AYESHA FIRDOUS ZUBER /Verifi/YES BANK LIMITED YBS	80.00		23897.00	651
04-09-2026	ATM-CASH/DHANDE S NURSING/CHANDRAPUR/040926	2000.00		21897.00	651
06-09-2026	UPI/P2M/918840452496/ROHIT MAKHAN SONKAR /UPI/YES BANK LIMITED YBS	150.00		21747.00	651
07-09-2026	UPI/P2M/142041652506/SHREE KIRANA /UPI/YES BANK LIMITED YBS	40.00		21707.00	651
07-09-2026	IMPS/P2A/625015797119/Rahulwaghmare/X416 146/HDFCBANKLTD/	5000.00		16707.00	651
07-09-2026	UPI/P2M/245310402506/THINKBIGZ INITIATIVE /UPI/AXIS BANK	2000.00		14707.00	651
07-09-2026	UPI/P2M/245534382506/THINKBIGZ INITIATIVE /UPI/AXIS BANK	2000.00		12707.00	651
07-09-2026	UPI/P2M/246357342506/THINKBIGZ INITIATIVE /UPI/AXIS BANK	9300.00		3407.00	651
	TRANSACTION TOTAL	536962.40	528116.40		
	CLOSING BALANCE			3407.00	

4

Unless the constituent notifies the bank immediately of any discrepancy found by him/her in this statement of Account, it will be taken that he/she has found the account correct.

The closing balance as shown/displayed includes not only the credit balance and / or overdraft limit, but also funds which are under clearing. It excludes the amount marked as lien, if any. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch.

We would like to reiterate that, as a policy, Axis Bank never asks you to share, disclose, or revalidate your login Id, password or debit card number through emails OR phone call. Further, we would like to reiterate that Axis Bank shall not be liable for any losses arising from you sharing/disclosing of your login id, password and debit card number to anyone. Please co-operate by forwarding all such suspicious/spam emails, if received by you, to customer.service@axis.bank.in

With effect from 1st August 2016, the replacement charges for Debit card and ATM card applicable on Current accounts have been revised. To know more about the applicable charges, please visit www.axis.bank.in

Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Banks' deposits, such as savings, current, fixed, recurring etc* up to maximum amount of Rs 5 Lakh including principal & interest both* (* or exceptions and details please refer www.dicgc.org.in)

In compliance with regulatory guidelines, the non-CTS cheque books attached to the accounts would be destroyed in banks core banking System. Thus, Non CTS cheques will not be valid for CASH, Clearing and Transfer transactions

To ensure you never miss any critical communication from us, it is important that your latest / correct mobile number and email ID are updated in our records. Kindly visit your nearest Axis Bank Loan Centre /Branch / Agri area office for updating your latest / correct mobile number and email ID in our records. You can also update your email ID using Internet Banking & Mobile Banking App, open

REGISTERED OFFICE - AXIS BANK LTD, TRISHUL, Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad . 380006.
BRANCH ADDRESS - AXIS BANK LTD, CHANDRAPUR [MH], PLOT.22B,CIVIL LINES, NAGPUR H/WAY NXT DCC, . 442402,
CHANDRAPUR DIST, MAHARASHTRA, INDIA, TEL:8806906512 FAX:270693

Legends :

ICONN-Transaction through Internet Banking

VMT-ICON-Visa Money Transfer through Internet Banking