

Branch Office: AMRAVATI
Applicant: KIRAN VASANT PACHGHARE
VAISHALI KIRAN PACHGHARE

Date: 24-Jun-2026
Ref No.: HOU/AMR/0626/5120323

Guarantor: N/A
Address: S/O VASANTRAO PACHGHARE, BHUMIPURTRA COLONY, CONGRES NAGAR, , Amravati,
MAHARASHTRA, 444606, Amravati, India
Email: kiranpachhare3@gmail.com

Version No.: 5
Contact No. 7020929473

Dear Sir/Madam,

With reference to your loan application dated 05-06-2026, 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 3330000 (INR Thirty Three Lakh Thirty Thousand Only)
Insurance Premium	INR 110000 (INR One Lakh Ten Thousand Only)
Total Loan Amount	INR 3440000 (INR Thirty Four Lakh Forty Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -1.90% = 11.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 47875 (INR Forty Seven Thousand Eight Hundred and Seventy Five Only)
8. Processing fees receivable:	INR 38115.18 (INR Thirty Eight Thousand One Hundred and Fifteen Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No A-107, 1st Floor, Plot No 1 S No 85/3, Sai City Sampada Residency Wing - A, Mouje Kathora Bu Pragane NandgaonPeth, Amravati, Amravati, MAHARASHTRA, India, 444601
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. • Subject to Legal and technical clearance of property
3. • Repayment to be taken through NACH mode only form SBI Bank A/C 249.
4. • Digi locker of applicant and co-app to be Positive.
5. • Mail for Meeting of FTE & signing the docket with applicant and co applicant at time of disbursement with photos to be documented.
6. • CRE declaration to be submitted
7. • Subject to positive Internal checks
8. • FCU for Society/Builder NOC if NOC is required in Legal report to be documented
9. • Ownership of property is to be with main applicant or jointly with co-applicant
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. OCR clearance (if applicable) to be taken before disbursement.

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.

Customer Service Manager: Abhilash Rahul Uke
Landline No: 1800 120 8800



(A) *[Signature]*

(B)

[Signature]

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गांधी 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



भारत सरकार
GOVERNMENT OF INDIA



किरण वसंतराव पाचघरे

Kiran Vasant Rao Pachgare

जन्म वर्ष / Year of Birth : 1971

पुरुष / Male



7997 1612 9171

आधार — आम आदमी का अधिकार





भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता: S/O: वसंतराव पाचघरे, भूमिपुत्रा
कॉलोनी काँग्रेस नगर, अमरावती,
अमरावती, महाराष्ट्र, 444601

Address: S/O: Vasantao
Pachgare, BHUMIPUTRA
COLONY CONGRES NAGAR,
Amravati, Amravati, Maharashtra,
444601



1947
1800 180 1947



help@uidai.gov.in

WWW

www.uidai.gov.in



P.O. Box No.1947,
Bengaluru-560 001

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KIRAN VASANT PACHGHARE

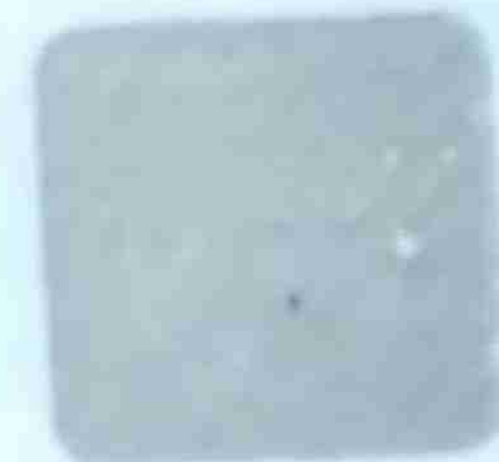
VASANT NAMDEVRAO PACHGHARE

18/04/1971

Permanent Account Number

BMQPP7958B

Signature



04022011



DEED OF APARTMENT

(Market value Rs. **37,00,000/-**)
(Valuation Column No. **9.4**, rate per sq. meter Rs. **19,312/-**)
(Development Agreement regd. on 27.04.2023 at Doc.No.4457/2023)
(Deed of Declaration registered on 10.11.2023 at Doc. No.11765/2023)
(Stamp duty Rs. **2,22,000/-**)

This DEED OF APARTMENT in **Project SAI CITY, SAMPADA RESIDENCY WING-A** is executed at Amravati on this 08, day of July, 2026.

BETWEEN

S. S. B. Associates, Amravati
PAN No. ABRFS3078C,

A partnership Firm, through Partners,

- a) **Swapnil Anil Dhawale,**
(Aadhar No. 5837 1172 2129)
(Mobile No. 9302431599)
Aged 35 years, Occu. - Business
- b) **Pravin Narayan Dhawale,**
(Aadhar No. 6272 7890 4635)
(Mobile No. 8959311000)
Aged 54 years, Occu. - Business
- All (a) to (c) R/o. Sai Prerana Apartment,**
Near Vinay Villa Mangal Karyalay,
Shegaon-Rahatgaon Road, Amravati,
Tq. & Dist. Amravati-444603.

Through Power of Attorney Holder :

Anshuman Builders, by its partners

- i) **Mangesh Sudhakar Rao Hajare,**
(Aadhar No. 4794 3094 6969)
(Mobile No. 9822733465)
Aged 44 years, Occu. Business,
R/o. Plot No. 67, Near Sutgirani Gate,
Pawan Nagar, Near Gopal Nagar,
Amravati, Tq. Dist. Amravati-444607.
- ii) **Nilay Arun Rao Patil,**
(Aadhar No. 8983 6950 7752)
(Mobile No. 9619001927)
Aged 40 years, Occu. Business,
R/o. 16, Om Colony, Behind Circuit House,
Jail Road, Amravati, Tq. Dist. Amravati-444602.
(appointed as P.O.A. vide P.O.A. dated 27.04.2023
registered at document no. 4458/2023 in pursuance
to Development Agreement)
Hereinafter called as the "**LAND OWNER**" (which
expression shall deem to include the said partnership
firm, its partners, their heirs, successors, executors,
administrators and assigns) of the **FIRST PART.**

AND

- Anshuman Builders,**
PAN No. ABSFA1501F
a Partnership Firm, through its partners;
- i) **Mangesh Sudhakar Rao Hajare,**
(Aadhar No. 4794 3094 6969)
(Mobile No. 9822733465)
Aged 44 years, Occu. Business,
R/o. Plot No. 67, Near Sutgirani Gate,
Pawan Nagar, Near Gopal Nagar,
Amravati, Tq. Dist. Amravati-444607.
- ii) **Nilay Arun Rao Patil,**
(Aadhar No. 8983 6950 7752)
(Mobile No. 9619001927)
Aged 40 years, Occu. Business,
R/o. 16, Om Colony, Behind Circuit House,
Jail Road, Amravati, Tq. Dist. Amravati-444602.
Hereinafter called as the **"PROMOTER"** (which
expression shall deem to include the said partnership
firm, its partners, their heirs, successors, executors,
administrators and assigns) **Anshuman Builders,**
namely, Shri Mangesh Sudhakar Rao Hajare & Shri
Nilay Arun Rao Patil, through their power of
attorney holder Shri Anand Mukund Rao Khandare,
age 32 years, r/o Ward No.3, Dhanora Gurav,
Distt. Amravati, holding power of attorney as per
registered special power of attorney dated 8/12/2020
registered at Sr.No.3571/2020. As per the said power
of attorney, they have delivered their rights &
authority to their power of attorney holder to remain
present in Sub-Registrar Office on their behalf to
submit the document of agreement to sell & sale deed
to admit the contents of the said documents for its
registration only of the **SECOND PART.**

AND

Mr. Kiran Vasantrao Pachghare,
Age: 55 years, Occupation: Business
residing at, Bhumi Putra Colony,
Congress Nagar, Amravati,
Maharashtra - 444601.
Aadhar No. 7997 1612 9171.
Pan No. BMQPP7958B
Mobile No. 7020929473

hereinafter called as the **"ALLOTTEE"** (which
expression shall deem to include his/her heirs,
successors, executors, administrators and assigns) of
the **THIRD PART.**

WHEREAS, the landowner purchased the land
admeasuring 0 H. 54 R, bearing Field Survey No.85/3 (total area 1
H. 71 R) of Mouje Kathora Bk., Pragane Nandgaon Peth, Tq. Dist.
Amravati vide sale deed dated 15.07.2014, registered at Document

- Anshuman Builders,**
PAN No. ABSFA1501F
a Partnership Firm, through its partners;
- i) **Mangesh Sudhakar Rao Hajare,**
(Aadhar No. 4794 3094 6969)
(Mobile No. 9822733465)
Aged 44 years, Occu. Business,
R/o. Plot No. 67, Near Sutgirani Gate,
Pawan Nagar, Near Gopal Nagar,
Amravati, Tq. Dist. Amravati-444607.
- ii) **Nilay Arun Rao Patil,**
(Aadhar No. 8983 6950 7752)
(Mobile No. 9619001927)
Aged 40 years, Occu. Business,
R/o. 16, Om Colony, Behind Circuit House,
Jail Road, Amravati, Tq. Dist. Amravati-444602.
- Hereinafter called as the "**PROMOTER**" (which expression shall deem to include the said partnership firm, its partners, their heirs, successors, executors, administrators and assigns) **Anshuman Builders, namely, Shri Mangesh Sudhakar Rao Hajare & Shri Nilay Arun Rao Patil, through their power of attorney holder Shri Anand Mukund Rao Khandare,** age 32 years, r/o Ward No.3, Dhanora Gurav, Distt.Amravati, holding power of attorney as per registered special power of attorney dated 8/12/2020 registered at Sr.No.3571/2020. As per the said power of attorney, they have delivered their rights & authority to their power of attorney holder to remain present in Sub-Registrar Office on their behalf to submit the document of agreement to sell & sale deed to admit the contents of the said documents for its registration only of the **SECOND PART.**

AND
Mr. Kiran Vasantrao Pachghare,
Age: 55 years, Occupation: Business
residing at, Bhumiputra Colony,
Congress Nagar, Amravati,
Maharashtra - 444601.
Aadhar No. 7997 1612 9171.
Pan No. BMQPP7958B
Mobile No. 7020929473

hereinafter called as the "**ALLOTTEE**" (which expression shall deem to include his/her heirs, successors, executors, administrators and assigns) of the **THIRD PART.**

WHEREAS, the landowner purchased the land admeasuring 0 H. 54 R, bearing Field Survey No.85/3 (total area 1 H. 71 R) of Mouje Kathora Bk., Pragane Nandgaon Peth, Tq. Dist. Amravati vide sale deed dated 15.07.2014, registered at Document

No.2205/2014 in the office of the Sub-Registrar, Amravati City No.2, and executed in favour of the land owner by its then owner Shila Pundlikrao Turkhade, R/o. Subodh Colony, Amravati.

AND WHEREAS, after purchasing the said land admeasuring 0 H. 54 R bearing Field Survey No.85/3 (total area 1 H. 71 R) of Mouje Kathora Bk., Pragane Nandgaon Peth, Tq. Dist. Amravati, the land owner converted the said land to the non-agricultural use vide order dated 06.05.2016 passed by Tahsildar, Amravati in R.C. No. NAP-34/Kathora Bk.-29/2015-2016 and thereby the said 0 H. 54 R of the land was converted into two residential plots i.e. the Layout Plot No. 1, admeasuring 2871.34 square meters, Layout Plot No. 2, admeasuring 604.70 square meters and the Amenity Plot, admeasuring 270.00 square meters.

AND WHEREAS one of the then partner of the land owner partnership firm S.S.B. Associates, namely Kapil Surendra Ande, had retired from the said partnership firm vide Deed of Retirement and Reconstitution of Firm dated 15.12.2020 and the remaining two partners of the landowner partnership firm continued the said partnership and its business and had taken over the assets and liabilities of the partnership firm.

AND WHEREAS, as an owner of the land admeasuring 2871.34 square meters (30895.61 square feet), bearing Layout Converted Plot No.1, from out of the layout of 0 H. 54 R of the land, out of Field Survey No.85/3, the land owner prepared the building plan for the construction of two separate multistoried buildings, each comprising of individual residential apartment therein and the building plan was approved and sanctioned by the Assistant Director of Town Planning, Amravati, vide Order No.2054 dated 28.10.2016 and on the basis of the said sanctioned building plan, the Tahsildar, Amravati vide order dated 11.11.2016, passed in R.C. No. NAP-34/Kathora Bk.-6/2016-2017, granted the permission to the landowner for the construction of two separate multistoried buildings, each comprising of individual residential apartments therein.

AND WHEREAS, the land owner had decided to develop the Project **Sai City** in two parts i.e. Wing-A & Wing-B also proposed to name the "WING-B" i.e. the multistoried building situated in the Southern portion of Layout Plot No. 1, as "GARIMA RESIDENCY", and the "WING-A" i.e. the multistoried building situated in the Northern portion of Layout Plot No.1, as "SAMPADA RESIDENCY".

AND WHEREAS, for submitting the said land bearing Layout Plot No.1, admeasuring 2871.34 square meters to the provisions of Maharashtra Apartment Ownership Act 1970, the land owner had executed the Deed of Declaration under Section 2 of the Maharashtra Apartment Ownership Act 1970 on 17.12.2016, which was registered at Document No.3865/2016.

AND WHEREAS, in pursuance to the said building permission dated 11.11.2016 granted by the Tahsildar on the basis of the building plan sanctioned by the A.D.T.P. Amravati vide Order No.2054 dated 28.10.2016, the land owner had constructed the "WING-B" situated in the Southern portion of the Layout Plot



Ravindra R. Watane
Advocate

Snehgandha colony, Near New Rly. Station, Akoli Road, Amravati. Mobile no. 9823698745

PNB HOUSING FINANCE LIMITED

LEGAL TITLE OPINION REPORT

Ref No. HOU/AMR/0626/5120323

Report Status: Positive

Search Receipt No. MH005886673202627E Date: 06.07.2026

Search for the period from 2014-2026=13 Years

Sub-Registrar office at Amravati

Type of Case:- Builder Purchase (Re-sale, LAP, Re-Finance, Balance Transfer)

ANNEXURE; Search Receipt

The Branch Manager,

PNBHFL, Amravati

Sir,

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

SUB:- TITLE CLEARANCE CERTIFICATE

* Name/s of the all the title holder/present owner/s of the property

SSB Associates through its partner 1) Swapnil Anil Dhawale 2) Pravin Narayan Dhawale through their Developer & POA holder Anshuman Builders through partner 1) Nilay Arunrao Patil 2) Shri. Mangesh Sudhakar Rao Hajare

* Name/s of the persons/s offering mortgage/purchase:

Kiran Vasantrao Pachghare

Status of the Owner/s and mortgagor: **Owner**

*** Description of the Property**

ALL THAT piece & parcel of land bearing **Plot No. 1** total admeasuring **30895.61 sq. ft. (2871.34 sq. mtr.)** from **field survey no. 85/3**, situated at **Mouje-Kathora Bk**, Pragane-Nandgaon Peth, Tq. & Dist. Amravati, within the limits of Amravati Municipal Corporation, Amravati. A **Flat no. A-107** situated on the First Floor having carpet area **55.08 sq. mtr.**, built up area **62.09 sq. mtr.** & super built up area **87.655 sq. mtr.** (Hereinafter called as the subject property) to be constructed upon the said plot, as per plan sanctioned by Asst. Director Town Planning,



Ravindra R. Watane
Advocate

Snehgandha colony, Near New Rly. Station, Akoli Road, Amravati. Mobile no. 9823698745

Amravati Municipal Corporation, vide sanction of Building permit and commencement certificate no. 3135 dated 26.12.2022 & order of Tahsildar dated 30.12.2022 known as **"SAI CITY" "SAMPADA RESIDANCY WING-A"** Residential Apartment along with **00.916%** Proportionate Undivided Share & Interest in the aforesaid flat bounded as under:

Towards East: Marginal Space
Towards West: Flat no. 108
Towards North: Flat no. 106
Towards South: Marginal Space

Particular of the documents made available for verification:

- 1) Unregistered Partnership deed dated 30.12.2009 (Copy)
- 2) Unregistered deed of retirement cum re-constitution dated 15.12.2020 (Copy)
- 3) Unregistered deed of retirement cum re-constitution dated 01.05.2023 (Copy)
- 4) Sale deed dated 15.07.2014 registered at Sr. no. 2205 (Copy)
- 5) N. A. Order (Copy)
- 6) Development Agreement dated 27.04.2023 registered at Sr. no. 4457 (Copy)
- 7) Power of attorney dated 27.04.2023 registered at Sr. no. 4458 (Copy)
- 8) Deed of Declaration dated 10.11.2023 registered at Sr. no. 11765 (Copy)
- 9) Commencement certificate & Sanctioned map dated 26.12.2022 vide order no. 3135 (Copy)
- 10) Commencement certificate & Sanctioned map dated 30.12.2022 (Copy)
- 11) Gaon namuna 7/12 (Copy)
- 12) Power of attorney dated 08.12.2020 registered at Sr. no. 3571 (Copy)
- 13) Draft of Sale deed (Copy)

Title history for last 13 years in respect of Flat no. A-107 owned by SSB Associates through its partner 1) Swapnil Anil Dhawale 2) Pravin Narayan Dhawale through their Developer & POA holder Anshuman Builders through partner 1) Nilay Arunrao Patil 2) Shri. Mangesh Sudhakar Rao Hajare

On perusal of the documents provided for conducting the search report, I find that the land admeasuring 1 H 71 R out of which area admeasuring 0 H 54 R from field survey no. 85/3, situated at Mouje- Kathora bk was owned by Shilatai Pundlikrao Turkhade.



SEARCH REPORT

Detailed Address of the Property: - ALL THAT piece & parcel of land bearing **Plot No. 1** total admeasuring **30895.61 sq. ft. (2871.34 sq. mtr.)** from **field survey no. 85/3**, situated at **Mouje-Kathora Bk**, Pragane-Nandgaon Peth, Tq. & Dist. Amravati, within the limits of Amravati Municipal Corporation, Amravati. A **Flat no. A-107** situated on the First Floor having carpet area **55.08 sq. mtr.**, built up area **62.09 sq. mtr.** & super built up area **87.655 sq. mtr.** (Hereinafter called as the subject property) to be constructed upon the said plot, as per plan sanctioned by Asst. Director Town Planning, Amravati Municipal Corporation, vide sanction of Building permit and commencement certificate no. 3135 dated 26.12.2022 & order of Tahsildar dated 30.12.2022 known as **"SAI CITY" "SAMPADA RESIDANCY WING-A"** Residential Apartment along with **00.916%** Proportionate Undivided Share & Interest in the aforesaid flat bounded as under:

Towards East: Marginal Space
Towards West: Flat no. 108
Towards North: Flat no. 106
Towards South: Marginal Space

Mortgagor/s:- Kiran Vasantrao Pachghare

Owner/s: SSB Associates through its partner 1) Swapnil Anil Dhawale 2) Pravin Narayan Dhawale through their Developer & POA holder Anshuman Builders through partner 1) Nilay Arunrao Patil 2) Shri. Mangesh Sudhakarrao Hajare

THIS IS TO CERTIFY THAT I have taken search in respect of the above said property for the period of 13 years from 2014 to 2026 on 06/07/2026 in the Office of Sub-Registrar Amravati City which is as follows: -

Year	Entries Found in search
2014	Sale deed dated 15.07.2014 registered at Sr. no. 2205
2015	Not found
2016	Not found
2017	Not found
2018	Not found
2019	Not found
2020	Not found
2021	Not found
2022	Not found
2023	1) Development Agreement dated 27.04.2023 registered at Sr. no. 4457 2) Deed of Declaration dated 10.11.2023 registered at Sr. no. 11765
2024	Not found
2025	Not found
2026	Not found

Attached the Govt. Fees paid vide receipt no. **GRN MH005886673202627E**

Date: 06.07.2026

Amravati

RAVINDRA
WATANE
Digitally signed by
RAVINDRA WATANE
Date: 2026.07.06
16:41:28 +05'30'

Adv. Ravindra R. Watane
Seal & Signature





Transaction Successful

01:40 pm on 14 Jul 2026

Paid to



THINKBIGZ INITIATIVE
PVT LTD

₹27,120

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2607141340262700995334

Debited from



XXXXXXXXXX9932

₹27,120

UTR: 069133338480

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