

Branch Office: NAGPUR
Applicant: BASILIO JOHN VINCENT DSOUZA
MANONITA BRAGANZA

Date: 04-Sep-2026
Ref No.: HOU/NAG/0826/5200201

Guarantor: N/A
Address: PLOT NO 10 CHOUDHARY LAY OUT, ANANT NAGAR KATOL ROAD, NAGPUR, ., Nagpur,
MAHARASHTRA, 440013, India
Email: basiliojohn@gmail.com
Version No.: 4
Contact No. 9823270676

Dear Sir/Madam,

With reference to your loan application dated 16-08-2026, 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 3430000 (INR Thirty Four Lakh Thirty Thousand Only)
Insurance Premium	INR 68600 (INR Sixty Eight Thousand Six Hundred Only)
Total Loan Amount	INR 3498600 (INR Thirty Four Lakh Ninety Eight Thousand Six Hundred 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% - 5.10% = 8.05% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 42541 (INR Forty Two Thousand Five Hundred and Forty One Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	APARTMENT NO 106, PLOT NO 29 BASRA CO OPERATIVE HOUSING SOCIETY LTD NAGPUR, CITY SURVEY NO 269 SURVEY/KHASRA NO 95/2 SHEET NO 70, CORPORATION HOUSE NO 808/B/H/29, WARD NO 62, Nagpur, MOUZA GOREWADA, 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:

- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- HR confirmation on mail to be document.
- Subject to clearance of Processing Fees.
- HR Confirmation on mail or Credit Vidhya to be document.
- BOB AL closing with in 12 months proof to be taken
- Repayment to be taken from salary A/c of applicant through ENACH.
- All internal checks to be positive
- LTV as per PNBHFL Norms.
- Online Adhar verification to be done through DG locker.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan

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).



[Handwritten Signature]
[Handwritten Signature]

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



CHALLAN
MTR Form Number-6



GRN	MH006364381202627E	BARCODE			Date	27/08/2026-15:10:54	Form ID
Department		Inspector General Of Registration		Payer Details			
Type of Payment		Search Fee Other Items		TAX ID / TAN (if Any)			
				PAN No.(if Applicable)			
Office Name		PND1_JT DISTT REGISTRAR PUNE URBAN		Full Name		Makarand Madhao Pathak	
Location		PUNE					
Year		2026-2027 One Time		Flat/Block No.			
Account Head Details		Amount In Rs.		Premises/Building			
0030072201 SEARCH FEE		325.00		Road/Street			
				Area/Locality			
				Town/City/District			
				PIN			
				Remarks (if Any)			
Total		325.00		Amount In		Three Hundred Twenty Five Rupees Only	
				Words			
Payment Details		STATE BANK OF INDIA		FOR USE IN RECEIVING BANK			
Cheque-DD Details				Bank CIN		Ref. No.	
				Bank Date		RBI Date	
Cheque/DD No.						Not Verified with RBI	

MAKARAND M. PATHAK

Advocate & Notary (Govt. of India)

Plot No. 100, Bank Colony,

Bhagwan Nagar, Nagpur - 440010

Mo. 9890387594, 8600109403

E-mail – makarandpathak.2010@gmail.com

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

Ref No. HOU/NAG/0826/5200201

Date: - 28/08/2026

Report: - Positive

Search Receipt No.

GRN MH006364381202627E

Date of search receipt

27/08/2026

Search for the period

13 Years

ANNEXURE

Search Receipts, Sub-Registrar office at Nagpur

Type of Case

Builder Purchase

The Branch Manager,

PNBHFL,

Nagpur.

Sir,

As desired by you the records of Sub-Registrar, Nagpur (City), 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: -
M/s Creation Builders and Developers
- Name/s of the person/s offering mortgage: - Mr. Basilio John Vincent Dsouza and Manonita Verena Braganza
- Status of the Owner/s and Mortgagor/s: - Individual
- Description of the Property

All that R.C.C. superstructure comprising Apartment No. 106, containing by admeasurements approx. 73.072 Sq. Mtrs. carpet area at First Floor of the building known as "CREATIVE HOMES SUNSHINE" together with rights to hold appropriate 2.384 % undivided variable proportionate share and interest in All that piece and parcel of the land bearing Plot No. 29, admeasuring about 1367.847 Sq.