

Branch Office: NAVI MUMBAI
Applicant: SHEETAL VINOD JUNGHARE
VINOD HARIBHAU JUNGHARE

Date: 27-May-2026
Ref No.: HOU/NAV/0526/5108993

Guarantor: N/A
Address: SHEETAL V JUNGHARE & VINOD H JUNGHARE, SS-III/791 GR FLOOR, SECTOR-3; KOPARKHAIRNE, ..
Thane, MAHARASHTRA, 400709, India
Email: sheetaljunghare87@gmail.com
Version No.: 4
Contact No. 8419984997

Dear Sir/Madam,

With reference to your loan application dated 23-05-2026, 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 4800000 (INR Forty Eight Lakh Only)
Insurance Premium	INR 192000 (INR One Lakh Ninety Two Thousand Only)
Total Loan Amount	INR 4992000 (INR Forty Nine Lakh Ninety Two 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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 38385 (INR Thirty Eight Thousand Three Hundred and Eighty Five Only)
8. Processing fees receivable:	INR 5311.18 (INR Five Thousand Three Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	APARTMENT TYPE NO SS III ROOM NO 791, PLOT NO 9, GROUND FLOOR, SIDDHIVINAYAK APARTMENT OWNERS ASSOCIATION, KOPARKHAIRANE NAVI MUMBAI, NA, Thane, SECTOR NO 3, Thane, MAHARASHTRA, India, 400709
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. March and April month salary slip and slip reflection to be documented,
2. Latest year Form-16 to be documented.
3. OCR clearance (if applicable) to be taken before disbursement.
4. Property being offered as collateral needs to be insured for the tenure of the loan
5. 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.

Customer Service Manager: Kavita Tambe
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: 5th Floor, Flat No. 508-509, Persipolis Building Sector -17, Vashi, Navi Mumbai-400703

[Signature]

[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



To THINKBIGZ INITIATIVE PVT LTD

₹31,777

✓ Completed

22 Jun 2026, 2:55pm



Kotak Mahindra Bank 7674



UPI transaction ID

125136543559

To: THINKBIGZ INITIATIVE PVT LTD

9892834356-2@okbizaxis

From: VINOD HARIBHAU JUNGHARE (Kotak
Mahindra Bank)

Google Pay • vinuj19@okhdfcbank

Google transaction ID

CICAgNjN2uqSdA



Scanned with OKEN Scanner



To Online Payments

₹5,317.45

✓ Completed

22 Jun 2026, 2:53pm



Kotak Mahindra Bank 7674



UPI transaction ID

125136447667

To: Online Payments

paytm-79031367@ptybl

From: VINOD HARIBHAU JUNGHARE (Kotak Mahindra Bank)

Google Pay • vinuj19@okhdfcbank

Google transaction ID

CICAgNjN2uTPaw



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भारत सरकार

श्रीमती विनोद जुनघरे
Sheetal Vinod Junghare

जन्म वर्ष / Year of Birth : 1987
स्त्री / Female

4373 9695 5858

आधार - सामान्य माणसाचा अधिकार

आधार

श्रीमती विनोद जुनघरे, स्टॉल नं 1,
प्लॉट नं 1, बडोदा, सेक्टर 3, नवी मुंबई, ठाणे,
कोपर खैरे, महाराष्ट्र, 400709

Address: W/O: Vinod Junghare,
Shall No 1, Near Bus Depot,
Sector 3, Navi Mumbai, Thane,
Kopar Khairne, Maharashtra,
400709

1947
1800 180 1947

help@uidai.gov.in

www.uidai.gov.in

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

QSV
Priyanka Junghare
PH 18335

Junghare



Junghare

OSU
PRATYANKA Ingale
PH 18 335



OSV
Priyanka
PHI 8335
91

AGREEMENT FOR SALE

[FOR RESIDENTIAL PURPOSES ONLY]

(Under the provisions of Maharashtra Apartment Ownership Act, 1970)

PART- PAYMENT

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CIDCO APARTMENT TYPE: SS-III, ROOM NO. 791, IN THE "SIDDHIVINAYAK APARTMENT OWNERS ASSOCIATION", LYING ON PLOT NO. 9, SITUATED AT SECTOR - 03, BEING AT KOPARKHAIRANE, NAVI MUMBAI, TALUKA AND DISTRICT THANE - 400709., ADMEASURING BUILT-UP AREA ABOUT 18.893 SQ. MTRS + ADDITIONAL BUILT-UP AREA 11.044 SQ. MTRS. IS EQUIVALENT TO TOTAL BUILT-UP AREA 29.937 SQ.MTRS.,

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STAMP DUTY	:	Rs.2,99,400/-
REGISTRATION FEE	:	Rs.30,000/-

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SALE PRICE : Rs.49,90,000/- (Rupees Forty Nine Lakhs Ninety Thousand Only)

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THIS AGREEMENT FOR SALE is made and entered into at Koparkhairane, Navi Mumbai on this 12th Day of June, 2026.

BETWEEN

1) MR. ASHOK LAXMAN JOGDAND, aged about 55 Years, having (PAN NO. AKFPJ8276L), AND 2) MR. UTTAM LAXMAN JOGDAND, aged about 44 Years, having (PAN NO. AAOPW3978K), AND 3) MR. GAUTAM LAXMAN JOGDAND, aged about 50 Years, having (PAN NO. BDMPJ2095J), AND 4) MRS. NIRMALA JAGANNATH DAKE, aged about 49 Years, having (PAN NO. BBPCPD8104Q), an adults, an Indian Inhabitant's presently residing at Room No. 38, Shiv Shakti Nagar, Sarmai Devi Marg, Turbhe Store, Navi Mumbai - 400703., Hereinafter for Brevity's Sake called and referred to as "THE SELLERS ". (Which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include his heirs, executors, administrators and assigns) of the **ONE PART**.

AND

1) MR. VINOD HARIBHAU JUNGHARE, aged about 40 Years, an Adult having (PAN NO. AFYPJ0058A), & 2) MRS. SHEETAL VINOD JUNGHARE, aged about 38 Years, an Adult having (PAN NO. CFFPS2836L), an Indian Inhabitant's presently residing at SS-III, Room No. 799, Sector-03, Koparkhairane, Navi Mumbai - 400709., Hereinafter for sake of brevity's called and referred to as **"THE PURCHASER'S"**. (Which expression shall, unless repugnant to the context or meaning thereof be deemed to mean and include his heirs, executors, administrators and assigns) of the **OTHER PART**.

AND WHEREAS :

1. **THE CITY AND INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED.**, a company incorporated under the Companies Act, 1956 and having its registered office at 'Nirmal' 2nd Floor, Nariman Point, Bombay 400 021 (hereinafter referred to as **"THE CORPORATION"**), the corporation is the New Town Development Authority declared for the area designated as a site for the New Town of Navi Mumbai by the State government in exercise of its powers under sub-sections (1) and (3-A) of section 113 of the Maharashtra Regional and Town Planning Act, 1966 (Maharashtra XXXVII of 1966)(hereinafter referred to as **"The MRTP Act"**).
2. The State Government is, pursuant to Section 113-A of MRTP Act, is acquiring lands described therein and vesting such lands in the Corporation for Development and disposal.
3. The Corporation obtained possession of the said land and constructed thereon SS-III Type building No. 757 to 836 each of ground and Ground upper floors such building being designated as **"CONDOMINIUM TYPE SS-III"** building No. SS-III/791 (hereinafter referred to as **"The Said Building"**) of which the Corporation is the Owner.

4. **WHEREAS :-** By an Agreement To Hire Purchase of Apartment dated: 26-11-1991, (hereinafter called 'the said Agreement') made between the Corporation of the One Part and the Apartment Owner of the Other Part, Corporation to the the agreed to sell Apartment Owner, Apartment No. SS-III/791, on the Ground Floor, of the said Building No. SS-III/791, TOGETHER with certain percentage hereinafter specified of the undivided interest appurtenant to such Apartment in and to the common areas and facilities of the said land and building at for the price of Rs. 28,000/-, paid or by the Apartment Owner to the Corporation in the manner as provided in the said Agreement.
5. **AND WHEREAS:-** On payment of the total premium the CIDCO handed over the physical possession of the said Apartment to the Original Allottee by possession letter dated 26/11/1991.
6. **AND WHEREAS** The said Original Allottee i.e. **MRS. PRAYAGBAI LAXMAN JOGDAND** / Apartment owner has obtained the Deed of Apartment Dated 18TH Day of Feb, 2009, from the Corporation and registered with the Sub-Registrar of Assurances Thane-8, vide Document No. TNN8-01110-2009, Dated 26.02.2009.
7. **AND WHEREAS** The **MRS. PRAYAGBAI LAXMAN JOGDAND** has requested to the NMMC Department for additional F.S.I. and there in Commencement Certificate Granted Additional Built Up Area 11.044 Sq. Mtrs. Than the Total Built-Up Area 27.881 Sq. Mtrs. by the said NMMC Department in favour of Owner vide Ref. No. NMMC/TPD/BP/Case No. A-9865/1530/2009 on dated 28/04/2009.
8. **AND WHEREAS :** The said Original Allottee **LATE. MRS. PRAYAGBAI LAXMAN JOGDAND** died on 01.03.2010 leaving behind the 1) **MR. ASHOK LAXMAN JOGDAND** & 2) **MR. UTTAM LAXMAN JOGDAND** & 3) **MR. GAUTAM LAXMAN JOGDAND** AND 4) **MRS. NIRMALA JAGANNATH DAKE**, as his legal heirs amongst the others. The Heirs have obtained the Legal Heirship Certificate from the Competent COURT OF CIVIL JUDGE (J.D.) at Belapur, at C.B.D. Belapur, vide CIVIL M.A. No.492/2024. Exhibit No-14 and Heirship Order on dated 22/01/2025 or Sr. No.63/2025.

AND WHEREAS the CIDCO has transferred the said Apartment in favour of
 1) MR. ASHOK LAXMAN JOGDAND & 2) MR. UTTAM LAXMAN JOGDAND &
 3) MR. GAUTAM LAXMAN JOGDAND AND 4) MRS. NIRMALA JAGANNATH DAKE,
 vide its CIDCO Letter No. CIDCO/ESTATE-1/2026/8000360811 on Dated
 24.03.2026.

AND WHEREAS The SELLERS are fully seized and well possessed off or otherwise
 well and sufficiently entitled to hold the said Apartment.

AND WHEREAS: - The SELLERS has agreed to sell and transfer and the
 PURCHASERS have agreed to purchase and acquired and right title and of the
 SELLERS in the said Apartment together with the appoint and absolute right to use
 the occupation of the said Apartment.

**NOW THIS AGREEMENT FOR SALE OR TERMS AND CONDITIONS OF THIS
 AGREEMENT WITNESSTH AS FOLLOWS:-**

1. In pursuance of the said agreement and in total consideration of the sum of
Rs.49,90,000/- (Rupees Forty Nine Lakhs Ninety Thousand Only) should be
 paid on or before the execution of the sale deed or Deed of Assignment by the
 PURCHASERS to the Seller.
2. Herein the SELLERS agreed to sell the said **CIDCO APARTMENT TYPE: SS-III,**
ROOM NO. 791, IN THE "SIDDHIVINAYAK APARTMENT OWNERS
ASSOCIATION", LYING ON PLOT NO. 9, SITUATED AT SECTOR - 03, BEING AT
KOPARKHAIRANE, NAVI MUMBAI, TALUKA AND DISTRICT THANE - 400709.,
ADMEASURING BUILT-UP AREA ABOUT 18.893 SQ. MTRS + ADDITIONAL
BUILT-UP AREA 11.044 SQ. MTRS. IS EQUIVALENT TO TOTAL BUILT-UP AREA
29.937 SQ.MTRS., to the PURCHASERS of the other part and hereinafter this
 agreement Sellers has agree to sell and assign all his rights, interests, benefits
 in and upon the Apartment in favour of PURCHASERS or PURCHASERS and
 accepted that all his rights, interests, benefits in and upon the Apartment for
 above mentioned Total Consideration Amount which shall be paid in the
 following manner.

- i. A sum of Rs.1,90,000/- (Rupees One Lakhs Ninety Thousands Only) paid on or before the execution of this Agreement being the Part Payment (the receipt and payment whereof the SELLERS doth hereby admits and acknowledge).
- ii) A sum of Rs.48,00,000/- (Rupees Forty Eight Lakhs Only) shall be paid within 60 days from the date of registration of Part Payment Agreement on raising loan from Any Bank/Financial Institution or OWN sources.

3. THE SELLERS HAS REPRESENTED TO THE PURCHASERS AS FOLLOWING MANNERS :

- a. that the SELLERS has paid all the dues and outgoings in respect of the said Apartment up-to-date.
- b. that the said Apartment is free from all encumbrances.
- c. that the said Apartment belongs to the SELLERS absolutely and that no other person or persons have any right, title or interest whatsoever therein by way of sale, gift, exchange, inheritance, lease, lien or otherwise in the said Apartment.
- d. that notwithstanding anything herein contained, any act, deed, matter or thing of whatsoever nature done by the SELLERS or any person or persons lawfully or equitably claiming by from, through or in trust for him, the SELLERS has full right, power and absolute authority to sell or transfer to the PURCHASERS the said Apartment and his right, title and interest in the said Association and that the SELLERS has not done or committed or omitted to do any act, deed, matter or thing whereby the ownership, possession and/or occupation of the said Apartment by the SELLERS may be rendered illegal and/or unauthorized for any reason or on any account.
- e. that the SELLERS shall obtain the necessary No Objection Certificate from the said Association for transfer, sale of the Interest of the SELLERS in the said Association, as well as the right, title and interest of the SELLERS in the said Apartment as herein contained to the PURCHASERS and also to the admission of the PURCHASER to the membership of the said Association in

their place and instead of the SELLERS when the sale herein is completed by delivering the vacant and peaceful possession of the said Apartment to the PURCHASERS.

- f. that on payment of the full purchase price herein reserved, the PURCHASERS shall be entitled to the vacant and peaceful possession of the said Apartment.

- 4. The SELLERS on receiving the full and final consideration shall hand over the vacant possession of the above said Apartment to the PURCHASERS.

- 5. The SELLERS doth hereby further covenant with the PURCHASER that the SELLERS has paid to the CIDCO the Service charges, water charges, maintenance charges and/or any other charges which are payable by the SELLERS to the CIDCO or any other concerned authorities in respect of the said Apartment.

- 6. The SELLERS doth hereby further covenant with the PURCHASERS that the PURCHASERS shall henceforth quietly and peacefully possess and occupy and enjoy the said premises without any hindrance denial demand dis-interruption or eviction by the SELLERS or any other person or persons lawfully or equitably claiming through under or in trust for the SELLERS.

- 7. That the PURCHASERS shall be entitled and hold the possession occupation of the said Apartment and the PURCHASERS shall hold the same unto and to the use and benefits of the PURCHASERS their heirs successors and assigns forever without any claim charge right interest demand or lien of the SELLERS or any person or persons claimed through or under him or in trust for him subject to payment by the PURCHASERS of all taxes assessments charges duties or calls made by the said society Government revenue or local Authorities hereinafter in respect of the Premises and the land.

- 8. The PURCHASERS doth hereby covenant with the SELLERS that save and except as aforesaid the PURCHASERS shall from the date of these presents pay his share of taxes and outgoings as mentioned in the said Agreement/Deed shall also become a member of the Apartment Owners

formed by all the Apartment owners of the said building and shall carry out the terms and regulations of the said Association,

10. That the PURCHASERS doth hereby covenant with the SELLERS that they shall admits the rules & regulation and the bye-laws of the Apartment Owners Association on admission as a member thereof and that he/she agrees and undertakes to pay and discharge all calls demand contribution and dues which the said Association may hereinafter make in respect of the said Premises.
11. The PURCHASERS are aware that all persons who purchased the said Apartment in the condominium shall automatically become members of the said Association of the SELLERS constituted in pursuance of the Maharashtra the said Apartments Owner's Association Act, and shall there by act accordingly.
12. The SELLERS doth hereby covenants with the PURCHASERS to sign and execute documents, papers, writings and assurances for perfectly vesting and assuring the said Apartment, with all rights, title and interest of the SELLERS to the PURCHASERS, and for which no extra premium shall be charged.
13. That the SELLERS hereby further covenant with the PURCHASERS that the SELLERS shall from time to time and at all times whenever called upon by the PURCHASERS or their advocate or Attorney/s do and execute or cause to be done as executed all such acts deeds and things whatsoever for more perfectly securing the interest of the PURCHASERS in the Premises agreed to be hereby sold unto and to the use of the PURCHASERS as shall or may be reasonably required but at the cost of the PURCHASERS.
14. Save and except as aforesaid all the terms and conditions of the said Agreement & DEED made and entered into between the SELLERS and CIDCO binding on the PURCHASER as if all the terms and conditions were bodily incorporated in this Agreement.
15. It is agreed between the SELLERS and the PURCHASERS that the expenses for stamp duty on these presents or on final sale deed / transfer deed and registration charges in respect of this transfer shall be borne and paid by

the PURCHASERS alone and the SELLERS shall not be liable to pay the same or any part thereof. However, the stamp duty or duties in respect of all previous transfers in respect of the said Apartment shall be the responsibility of the SELLERS.

16. The PURCHASERS doth hereby covenant with the SELLERS and undertake that the PURCHASERS shall not sell, assign, mortgage, underlet or otherwise transfer wholly or partly the said premises, save and except with the previous permission, in writing, from the corporation which permission shall not be refused if the PURCHASERS is willing to perform the following conditions, that is to say:
- i) The PURCHASERS pay the Corporation the 'Additional Price' in consideration of such permission.
 - ii) In the Instrument by which the SELLERS shall transfer the said premises, the SELLERS binds the PURCHASERS not to sell, assign, mortgage, underlet or otherwise transfer wholly or partly the said premises save and except upon the observations herein written.
 - iii) A true certified copy of the instrument of transfer executed between the PURCHASERS and the Transferor is deposited with the Estate Officer of the Corporation within seven days from the day of its execution.

EXPLANATION (i) : The Additional Price means the price determined that the Corporation in the months of JANUARY and JULY each year in respect of the Apartments with reference to their locations, plinth areas and permitted users and displayed in the Office of the CORPORATION.

EXPLANATION (ii) : Nothing contained herein shall apply to the mortgage of the said premises or any part thereof to the Central Government, State Government, a Nationalized Bank, the Life Insurance Corporation of India, the Maharashtra State Financial Corporation, the Housing Development Finance Corporation Limited or an Employer of the PURCHASERS or any other Financial Institution as may be approved by the Board of Directors of the Corporation from time to time for the purpose of securing a loan borrowed for buying the said Apartment/Premises.

This Agreement is done under the provisions of Maharashtra Apartment Act, 1970
& Maharashtra Ownership of Apartment Act, 1963.

THE FIRST SCHEDULE ABOVE REFERRED TO

All that piece of land containing by admeasurement 2946.00 square meters or thereabout being **CONDOMINIUM NO. 9, in Sector - 03**, of the layout of land bearing Gat No. _____, and other lands situate, lying and being at village **Koparkhairane, Tehsil & Dist. Thane**, and bounded as follows that is to say:

On the North by	: 4.5 Mtrs. Wide Road
On the East by	: 6.0 Mtrs. Wide Road
On the South by	: 6.0 Mtrs. Wide Road
On the West by	: Plot No.6

THE SECOND SCHEDULE ABOVE REFERRED TO

APARTMENT TYPE: SS-III, ROOM NO. 791, IN THE "SIDDHIVINAYAK APARTMENT OWNERS ASSOCIATION", LYING ON PLOT NO. 9, SITUATED AT SECTOR - 03, BEING AT KOPARKHAIRANE, NAVI MUMBAI, TALUKA AND DISTRICT THANE - 400709., ADMEASURING BUILT-UP AREA ABOUT 18.893 SQ. MTRS + ADDITIONAL BUILT-UP AREA 11.044 SQ. MTRS. IS EQUIVALENT TO TOTAL BUILT-UP AREA 29.937 SQ. MTRS., and other lands (more particularly described in the First Schedule hereinafter written) and which the said Apartment is bounded as follows that is to say :

On the North by	: Core Unit No. 790
On the East by	: Open Space
On the South by	: Core Unit No. 792
On the West by	: Open Space

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands the day and year first hereinabove written.

SIGNED AND DELIVERED BY THE)
 Within named **"THE SELLERS"**)
1) MR. ASHOK LAXMAN JOGDAND)

2) MR. UTTAM LAXMAN JOGDAND)

3) MR. GAUTAM LAXMAN JOGDAND)

4) MRS. NIRMALA JAGANNATH DAKE)

In presence of.....)

1.)

2.)

SIGNED AND DELIVERED BY THE)

Within named **"THE PURCHASERS"**)

1) MR. VINOD HARIBHAU JUNGHARE)

2) MRS. SHEETAL VINOD JUNGHARE)

In the presence of ...)

1.)

2.)

RECEIPT

RECEIVED SUM OF and from the within named PURCHASERS, 1) MR. VINOD HARIBHAU JUNGHARE & 2) MRS. SHEETAL VINOD JUNGHARE, the sum of Rs.1,90,000/- (Rupees One Lakhs Ninety Thousands Only) being the PART - PAYMENT in respect of Sale of SS-III, ROOM NO. 791, IN THE "SIDDHIVINAYAK APARTMENT OWNERS ASSOCIATION", LYING ON PLOT NO. 9, SITUATED AT SECTOR - 03, BEING AT KOPARKHAIRANE, NAVI MUMBAI, TALUKA AND DISTRICT THANE - 400709,, ADMEASURING BUILT-UP AREA ABOUT 18.893 SQ. MTRS + ADDITIONAL BUILT-UP AREA 11.044 SQ. MTRS. IS EQUIVALENT TO TOTAL BUILT-UP AREA 29.937 SQ. MTRS., aforesaid in the Agreement for sale.

DETAILS OF PAYMENT

Sr. No.	Date	Cheque/NEFT/TRGS /Online Transfer	Bank	Amount
1.		Chq. No.		Rs.1,90,000/-
2.				
	TOTAL			RS.1,90,000/-

We Say Received

Rs.1,90,000/-

- 1) MR. ASHOK LAXMAN JOGDAND
 - 2) MR. UTTAM LAXMAN JOGDAND
 - 3) MR. GAUTAM LAXMAN JOGD
 - 4) MRS. NIRMALA JAGANNATH DAKE
- (SELLERS)

Witnesses:

1.

2.



