

Branch Office: NAGPUR
Applicant: ANJALI SOPAN MESHRAM
SAURABH SOPAN MESHRAM

Date: 07-Aug-2026
RefNo.: NHL/NAG/0726/5178992

Guarantor: N/A
Address: PLOT NO. 137, JAGRUT NAGAR B GROUP, NARI RING ROAD UPPALWADI, Nagpur, MAHARASHTRA, 440026, India
Email: anjalimeshram128@gmail.com
Version No.: 5
Contact No. 7709722094

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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 2000000 (INR Twenty Lakh Only)
Insurance Premium	INR 100000 (INR One Lakh Only)
Total Loan Amount	INR 2100000 (INR Twenty One Lakh Only)
3. Repayment Term	72 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 38377 (INR Thirty Eight Thousand Three Hundred and Seventy Seven Only)
8. Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	EASTERN PORTION OF PLOT NO 58, MOUZA NARI, PATWARI HALKA NO 11, CORPORATION HOUSE NO 279/4/59-A WARD NO 57 OLD, WARD NO 73 NEW, NAGPUR, KHASRA NO 149, Nagpur, MAHARASHTRA, India, 440034
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. Guarantor current residence address proof to be documented
3. Guarantor current residence address to be mentioned in application form & to be captured in system
4. Case to be resanctioned after receiving technical report
5. All property owners to be taken on loan structure
6. Applicant Son to be taken on loan structure
7. SBI PL Amt. Rs.7 lacs will be closed by PNB HFL from LAP funding
8. Subject to legal & technical clearance
9. LTV to be restricted to 60% of MV
10. Repayment to be taken from Pension Account SBI 1528*
11. Aadhar E verification to be done through DIGILOCKER
12. Acknowledged Key Facts Statement to be taken
13. End Use letter to be documented from applicant
14. 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.pnbhl.com).

[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

Sahil M. Bhangde

LLM

ADVOCATE

Plot No.167, Baijprabhu Nagar, 5th Lane,
Near Madrasi Temple, Near Ramnagar,

NAGPUR-440 010

Mob : +91-9422148978, +91- 9226770440

E Mail : adv_sahilbhangde@yahoo.co.in

PNB HOUSING FINANCE LIMITED

LEGAL TITLE OPINION/SRO SEARCH REPORT

Ref No. :- 2026/SMB/PNB/OPN/LEG/JULY/75

Date: 31/07/2026

Login :- NHL/NAG/0726/5178992

Search Receipt No.	:	GRN MH007499510202627E
Date of search receipt	:	31/07/2026
Search for the period from	:	2014-2026 = 13 Years.
ANNEXURE	:	Search Receipt
Sub-Registrar office Nagpur	:	
Type of Case	:	LAP

To,

The Branch Manager,

PNBHFL,

Civil Line, Nagpur.

Sir,

As desired by you the records of **Sub-Registrar, Nagpur** 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 the 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 :- **Smt. Anjali Sopan Meshram**

Name/s of the person/s offering mortgage:- **Smt. Anjali Sopan Meshram**

■ Description of the Property

All that piece and parcel of land bearing **Eastern Portion of Plot No. 58** admeasuring about 69.68 Sq. mt. (i.e. 750 Sq. ft.) along with the Kaccha Construction there upon covering a built up area 100 sq. ft. being a portion of entire land bearing **Kh. No. 149 of Mouza Nari** bearing **P.H. No. 11** having **Municipal Corporation House No. 2794/59/A** situated at **Ward No. 57 (old) 73 (New)** within the limits of Nagpur Improvement Trust and Nagpur Municipal Corporation in Tahsil and District Nagpur and same is bounded as under:

East	:	Plot No. 59 of Shri. Chavhan
West	:	Remaining Portion of Plot
North	:	Plot No. 25 of Khobragade
South	:	30 ft. Wide Road

Particulars of all documents made available for verification:

- Original** Registered Sale Deed executed by 1) Smt. Devkabei Baijnath Chavhan 2) Shri. Surendra Baijnath Chavhan 3) Smt. Rama Manohar Sahare in favour of Shri. Sopan Umrao Meshram same was registered in the Office of Sub-Registrar Nagpur at Sr. No. 8328(P) dated 02/11/1995.
- Original** sanctioned building Plan and permit issued by Nagpur Improvement Trust bearing its Permit No. BE(NE)3069/41/3065, dated 25/05/2003.
- Original** Regularization Letter issued by Nagpur Improvement Trust bearing Tripartite No. BE(NE)3069/41/3065 File No. 572, dated 23/05/2003
- Original** N.A. order passed by Upper Tahsildar Nagpur in Rev. Case No. 253/NAP-34/2011-12 dated 27/12/2011.
- Copy** of Death Certificate in the name of Shri. Sopan Umrao Meshram, dated 17/03/2025(date of death 01/03/2025).
- Digital Copy** of Akhivpatrika in the name of 1) Smt. Anjali Sopan Meshram, 2) Shri. Nishant Sopan Meshram, 3) Shri. Saurabh Sopan Meshram, dated 16/09/2025.
- Copy** of Tax Receipt paid for the year of 2025-2027 dated 04/08/2026.
- Original** Registered Relinquishment Deed executed by 1) Shri. Nishant Sopan Meshram, 2) Shri. Saurabh Sopan Meshram in favour of Smt. Anjali Sopan Meshram, same was registered in the office of Sub-Registrar Nagpur No. 02 at Sr. No.3147/2026, dated 07/03/2026.
- Copy** of Tax Receipt paid for the year of 2025-2027 dated 04/08/2026.

Year up to which the property tax/society charge has been paid:

Tax Receipt paid for the year of 2025-2027 dated 04/08/2026.