

Branch Office: NAGPUR
Applicant: AJAY YADORAOJI MESHRAM
YADORAO SHRIPATJI MESHRAM

Date: 21-Sep-2026
Ref No.: NHL/NAG/0926/5219566

Guarantor: N/A
Address: PLOT NO 20 C/O NANDKISHOR METHE KOHALE LAYOUT, KHADGAO ROAD WADI, NAGPUR, Nagpur,
MAHARASHTRA, 440023, India
Email: ajaymeshram0712@gmail.com
Version No.: 5
Contact No. 7447321832

Dear Sir/Madam,

With reference to your loan application dated 11-09-2026, 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 3146000 (INR Thirty One Lakh Forty Six Thousand Only)
Insurance Premium	INR 157000 (INR One Lakh Fifty Seven Thousand Only)
Total Loan Amount	INR 3303000 (INR Thirty Three Lakh Three Thousand Only)
3. Repayment Term	108 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 3.55% = 9.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 45790 (INR Forty Five Thousand Seven Hundred Ninety Only)
8. Processing fees receivable:	INR 19914.86 (INR Nineteen Thousand Nine Hundred and Fourteen Rupees And Eighty Six Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 27, PLOT NO 27 PH NO 7, NAGAR BHUMAPAN NO. 264, KH NO 27/2, SHEET NO 229/27, WORD NO 68, NIT, AKSHITA DEVELOPERS, NAGPUR, NEAR CHURCH LAST BUS STOP, Nagpur, DHABHA, Nagpur, MAHARASHTRA, India, 440023
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:

- Plot fencing & technical concurrence to be taken
- LTV to be restricted to 50% of MV
- Repayment to be taken from Salary Account SBI 3588*
- All property owners to be taken on loan structure
- HR Conformation to be taken
- Aadhar E verification to be done through DIGILOCKER
- Annexure B declaration for applicant to be taken
- Business Shop Act of M/s Ajay Furniture Mart to be taken
- Subject to legal & technical clearance
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- End Use letter to be documented from applicant
- Acknowledged Key Facts Statement to be taken.
- PSL declaration as per PNBHFL format to be held on record.
- 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)

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).





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

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Gulshan Mangilal Harode
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Achraj Tower, First Floor, Katol Road, Rajnagar, Sadar, Nagpur – 440013. Maharashtra

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
AJAY YADORAOJI MESHRAM
YADORAO SHRIPATJI MESHRAM



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Ameshram

FORM A-2

**MEMORANDUM OF ENTRY IN CASE OF MORTGAGE BY
DEPOSIT OF TITLE DEEDS**

At the request of the Ajay Mehlram ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba, Gandhi Marg, New Delhi-110001 (**PNBHFL**) had sanctioned a loan in favour of Borrower, to the tune of INR 3303000/- (Rupees Thirty three lakhs three thousand 10 Only) ("Loan"), in accordance with General Terms and Conditions ("GTC") read with the Loan Documents including but not limited to Application Form, Disbursement Letter dated 16/9/16 and Sanction Letter dated 21/9/16.

One of the conditions of the Loan Documents, duly agreed and acknowledged by the Borrower, was to create an equitable mortgage on the Property (as defined hereunder), in favour of PNBHFL, in accordance with the terms and conditions of the Loan Documents including without limitation, GTC, Application Form, Disbursement Letter and Sanction Letter.

On the _____ day of _____, the Mortgagor(s) (details whereof have been mentioned in **Schedule A**) (hereinafter referred to as the "**Mortgagor(s)**") attended the office of PNBHFL at its branch office at NAGPUR (hereinafter for the sake of brevity referred to as "**Mortgagee**") and saw Mr./Ms. Ajay Mehlram of the said Mortgagee and the Mortgagor(s) stated that the documents relating to the title deeds, evidences and writings (hereinafter called "**Title Deeds**", details whereof are specified in **Part II of Schedule B**) in respect of the Property as set out in **Part I of Schedule B**) (hereinafter referred to as the "**Property**") were deposited on _____ with the Mortgagee.

The above said deposit of Title Deeds of the Property for securing the due Repayment, discharge and redemption by the Mortgagor to the Mortgagee for the Loan together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, cost, Other Charges, expenses and other monies payable under the Loan Documents and other documents.

The Mortgagor(s) on the same day accorded and gave consent to PNBHFL to hold and retain the said Title Deeds as and by way of mortgage by deposit of title deeds on the Property together with all buildings and structures constructed/to be constructed thereon as Security for the due repayment, discharge and redemption by the Borrower(s) to PNBHFL of the Amounts Due under the Loan advanced by PNBHFL together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, costs, Other Charges, expenses and other monies payable under the Loan Documents and other documents, as amended from time to time.

The detailed list of the said Title Deeds in relation to the Property are mentioned in Part II of Schedule B hereunder which are deposited with PNBHFL, to create Security by way of equitable mortgage by deposit of the Said Title Deed(s) in respect of the Property.

While giving oral consent the Mortgagor(s) stated that he/she/they did so with intent to create Security on the Property in favour of the Mortgagee.

The Mortgagor(s) has/have given aforesaid oral consent in presence of Mr./Ms. Sunil Mishra and Mr./Mrs. Sunder Pillay [authorized representative of the Mortgagors]¹ of PNBHFL,

The Mortgagor(s) further stated that the Title Deeds so deposited were the only documents of title relating to the Property which properties are in the possession, power and control of the Mortgagor and that the Mortgagor is the absolute owner of the Property and the Mortgagor has a good, clear and marketable title to the Property and further stated that there is no mortgage, charge, lien or any other encumbrance or attachment on the Property or any part or parts thereof in favour of any government or the income-tax department or any other Governmental Authority, or any person, firm or company, body corporate or society or entity whatsoever and that the Mortgagor has not entered into any agreement for sale, transfer, lease or alienation thereof or any part or parts thereof and that no such mortgage, charge or lien or other encumbrance whatsoever will be created or attachment allowed to be levied on the Property or any part or parts thereof in favour of or on behalf of any Government or Governmental Authority or any person, firm, company, body corporate or society or entity whatsoever except with the prior permission of PNBHFL so long as the Mortgagor continues to be indebted to or liable to PNBHFL on any account in any manner whatsoever and that no proceedings for recovery of taxes are pending against the Mortgagor under the Income Tax Act, 1961 or any other law in force for the time being and that no notice has been issued and/or served on the Mortgagor under the Income Tax Act, 1961, or under any other law, relating to recovery of tax.

[Mr./ Ms. _____ also stated that he / she was authorized to give such oral consent and make deposit of the Title Deeds pursuant to the board resolutions passed by the board of directors/partners of the Mortgagor or Letter of Authority or power of attorney dated _____ and she/he furnished a certified true copy of the said resolution/power of attorney/letter of authority to _____, _____ of PNBHFL and further stated that the said resolution/power of attorney were in full force and effect.]²

(Footnotes)

¹ Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

² Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

This Memorandum of Entry shall form an integral part of the Loan Documents and shall be read in conjunction with the same. All capitalized terms used herein but not specifically defined shall have the meaning ascribed to it under the General Terms & Conditions ("GTC").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the GTC which is registered at the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2021 having Registration Number 294 in Book no 4, Vol. No. 1708 on Page Number 114 to 157 and also at the office of Sub-Registrar V A, Haus Khaz at New Delhi/Delhi, on May 03, 2019 having Registration Number 867 in Book No. 4, Vol. No. 463 on Page Number 98 to 151 and also at the office of Sub-Registrar VII at Delhi/New Delhi, on December 09, 2016 having Registration Number 979 in Book no 4, Vol. No. 1614 on Page Number 57 to 103 and also at the office of Sub-Registrar at Karnal, Haryana on December 04, 2014 as Document Number 9326 under Book I, Vol. No. 534 at Page Number 82

Signature of the person accepting the title deeds

For and on Behalf of PNBHFL

Authorized representative

Name:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	Atul Mehta	Plot No-20 D. Mehta Khabuli Road NAGPUR
2	Vandana Mehta	

2. Details of the Borrower:

Name: Atul Mehta Address: Plot No-20 D. Mehta Khabuli Road Nagpur

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No-27
Municipal No. : PH No-07
Khasra No. : Plot No-27
Situated at : Muzga Dabhi
Area : 167.22 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : Freehold
Bounded as under

North : Plot No-26

South : Plot No-28

East : Plot No-22

West : 30 ft wide boundary

PART II

(List of Title Deeds)

1.	sale deed
2.	tax
3.	RL
4.	Assistmat
5.	

Sahil M. Bhargade

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5th Lane,

Near Madrasi Temple, Near Ramnagar,

NAGPUR-440 010

☎ 0712-2245474

Mob : +91-9422148978, +91- 9405948406

E Mail : adv_sahilbhargade@yahoo.co.in

PNB HOUSING FINANCE LIMITED

LEGAL TITLE OPINION/SRO SEARCHREPORT

Ref No. : - 2026/SMB/PNB/OPN/LEG/SEP/34

Date: 24/09/2026

Login: - NHL/NAG/0926/5219566

GRN MH010772481202627E

Search Receipt No.

24/09/2026

Date of search receipt

2014-2026 = 13 Years.

Search for the period from

Search Receipt

ANNEXURE

Sub-Registrar office at Nagpur

LAP

Type of Case

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 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
Mr. Ajay Yadavrao Meshram

▪ Name/s of the person/s offering mortgage Shri. Yadavrao Meshram

▪ Description of the Property

All that piece and parcel of land bearing Plot No. 27 admeasuring about 167.22 Sq. Mt. being a portion of entire land bearing Kh. No. 27/2 of Mouza Dabha, bearing P.H. No. 07 bearing City Survey No. 264 of Sheet No. 229/27 having its Municipal Corporation House No. 768/B/27 situated in Ward No. 68 within the limits of Nagpur Improvement Trust, Nagpur and Nagpur Municipal Corporation, Nagpur in Tahsil and District Nagpur and the same is bounded as under.

On the East : Plot No. 22,

On the West : 30 Ft. Wide Road,

On the North : Plot No. 26,

On the south : Plot No. 28.

Documents made available for verification: