

Branch Office: NAGPUR
Applicant: KARTIK PANDHARI WAYAL
POOJA DILIPRAO DONGRE

Date: 28-Sep-2026
Ref No.: HOU/NAG/0426/5068564

Guarantor: N/A
Address: PLOT NO.117, DIWAN LAYOUT, MANEWADA BESA ROAD, HUDKESHWAR BK NAGPUR, .. Nagpur,
MAHARASHTRA, 440034, India
Email: kartikpwayal@gmail.com
Version No.: 8
Contact No.: 9595741238

Dear Sir/Madam,

With reference to your loan application dated 15-04-2026, 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 8441500 (INR Eighty Four Lakh Forty One Thousand Five Hundred Only)
Insurance Premium	INR 330000 (INR Three Lakh Thirty Thousand Only)
Total Loan Amount	INR 8771500 (INR Eighty Seven Lakh Seventy One Thousand Five Hundred Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 84333 (INR Eighty Four Thousand Three Hundred and Thirty Three Only)
8. Processing fees receivable:	INR 10031.18 (INR Ten Thousand Thirty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Plot No.66, Block Plots, Project MAHALAXMI NAGAR 49 AYANA, (OLD KH. NO. 2/3, 2/4, 49/A, 49/B), NEW AFTER AMALGAMATED, KH. NO. 2/3, P. H. NO. 72,, MOUZA:SONDAPUR,TAH.HINGANA AND DIST. NAGPUR-441110, Nagpur, Nagpur, MAHARASHTRA, India, 441110 Unit Plot No.67, Block Plots, Project MAHALAXMI NAGAR 49 AYANA, (OLD KH. NO. 2/3, 2/4, 49/A, 49/B), NEW AFTER AMALGAMATED, KH. NO. 2/3, P. H. NO. 72,, MOUZA:SONDAPUR,TAH.HINGANA AND DIST. NAGPUR-441110, Nagpur, Nagpur, MAHARASHTRA, India, 441110
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 clearance of Processing Fees.
- LTV to be restricted to 75% of COP or MV whichever is lower
- Subject to legal & technical clearance
- Repayment to be taken from Salary Account SBI 2604*
- Sale deed draft to be documented
- Aadhar E verification to be done through DIGILOCKER
- Builder Cost Sheet to be taken
- Plot fencing & technical concurrence to be taken
- Corrected DOB to be mentioned in application form & counter sign to be taken
- 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)
1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the



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





आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AEXPW1668M

नाम / Name

KARTIK PANDHARI WAYAL

पिता का नाम / Father's Name

PANDHARI RAMRAO WAYAL

जन्म की तारीख / Date of Birth

21/11/1996

हस्ताक्षर / Signature



भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India

नामांकन क्रम / Enrollment No 2006/31047/77116

To,

कार्तिक पंढरी वायळ

Kartik Pandhari Wayal

S/O: Pandhari Wayal

Plot no 117

Besa Road

Near N.I.T Garden Diwan Lay out

Hudkeshwar Bk.

Mhalginagar Nagpur (rural) Nagpur

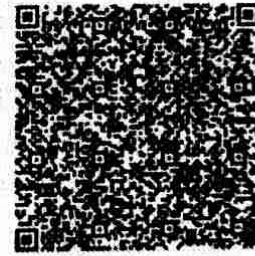
Maharashtra 440034

9595741238

Ref: 2000 / 200 / 456627 / 456742 / P



SA147348520FT



आपका आधार क्रमांक / Your Aadhaar No. :

7428 0492 8811

मेरा आधार, मेरी पहचान



भारत सरकार

Government of India



कार्तिक पंढरी वायळ

Kartik Pandhari Wayal

जन्म तिथि / DOB : 21/11/1996

पुरुष / Male



7428 0492 8811

मेरा आधार, मेरी पहचान

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
DPFPD7146H

नाम / Name

POOJA DILIPRAO DONGRE

पिता का नाम / Father's Name

DILIPRAO MAHADEVRAO DONGRE

जन्म की तारीख / Date of Birth

20/06/1988

हस्ताक्षर / Signature





भारत सरकार

Unique Identification Authority of India

नॉदणी क्रमांक/Enrolment No.: 2006/32049/56790

To

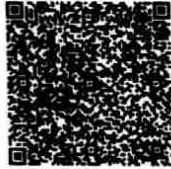
पूजा दिलीपराव डोंगरे
Pooja Diliprao Dongre
D/O Diliprao Dongre
maruti ward 2 kochar colony
near kartik thekedar house
Hinganghat
Wardha Maharashtra - 442301
8888996885

Download Date: 06/06/2017

Generation Date: 11/03/2017

Signature valid

Digitally signed by
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA
Date: 2017.06.06 15:37:42
IST



आपला आधार क्रमांक / Your Aadhaar No. :

5034 5041 1475

माझे आधार, माझी ओळख



Government of India



पूजा दिलीपराव डोंगरे
Pooja Diliprao Dongre
जन्म तारीख/ DOB: 20/06/1998
महिला / FEMALE



5034 5041 1475

माझे आधार, माझी ओळख



Government of India



सूचना

- आधार ओळखीचे प्रमाण आहे, नागरीकत्वे नाही.
- ओळखीचे प्रमाण ऑनलाईन ऑथेन्टिकेशन द्वारा प्राप्त करा.
- हे इलेक्ट्रॉनिक प्रक्रिये द्वारा तयार झालेले एक पत्र आहे.

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

- आधारला देशभरात मान्यता आहे.
- आधार भविष्यात सरकारी व खाजगी सेवांचे फायदे मिळविण्यास उपयुक्त आहे.
- Aadhaar is valid throughout the country.
- Aadhaar will be helpful in availing Government and Non-Government services in future.



आधार प्राधिकरण
Unique Identification Authority of India

पत्ता:

D/O दिलीपराव डोंगरे, कार्तिक ठेकेदार
यांच्या घरा जवळ, मारुती वार्ड २ कोचर
कॉलोनी, हिंगणघाट, वर्धा,
महाराष्ट्र - 442301

Address:

D/O Diliprao Dongre, near kartik
thekedar house, maruti ward 2
kochar colony, Hinganghat,
Wardha,
Maharashtra - 442301

5034 5041 1475



1947



help@uidai.gov.in

www

www.uidai.gov.in

SEARCH REPORT**Detailed Address of the Property: -**

All that piece and parcel of the land bearing Plot No. 66 containing by admeasurement 108.750 Square Meters. (OR 1170.58 Square Feet) out of the sanctioned layout known as "**Mahalaxmi Nagar-49 AYANA**", carved out on the entire land bearing Amalgamation Kh. No. 2/3 (Before amalgamation Kh. No. 2/3, 2/4, 49/A & 49/B), total admeasuring about 6.53 HR, situated at **Mouza - Sondapar**, P. H. No. 72, within the limits of Tahsil - Hingna and District Nagpur, and the said land is bounded as below: -

East	-	PLOT NO. 63 & 64
West	-	9.00 Mtrs Wide Road,
North	-	PLOT NO. 67,
South	-	PLOT NO. 65.

I. Name of the Title Holder : M/s Mahalaxmi Infraventures LLP

II. Name of the Borrower : Miss. Pooja Diliprao Dongre
(Name After Marriage Mrs. Pooja Kartik Wayal)
& Mr. Kartik Pandhari Wayal,

Login No. HOU/NAG/0426/5068564

In continuation of APF Report dt. 05/06/2026, for project **Mahalaxmi Nagar-49 AYANA**, I have taken Online search vide free search portal in respect of the above said property (Individual Plot) for the period of last Year of 2026 on 28/09/2026 which is as follows, however all the disclaimer and complaint mails sent to IGR Maharashtra shall be applicable for the search in view of discrepancies in search site in view of the circular dt. 01/07/2024. From the IGR Website is displaying inconsistent interrupted irregularities/ missing/ misleading/ uneven/incomplete data due to technical problem of server shifting since 02nd January 2025 that is some of the entries are skipped or sometimes entries of some other mouza are displayed. This happens in paid data as well as free data extracted from the IGR website. Surprisingly same data is not displayed every time for same criteria. Hence the reliability of the same is questionable/ data cannot be considered to be error-proof. Hence this report is issued on the basis of search of the data spooled from the IGR Website: -

YEAR: -

Year	Entries Found in Online search
2026	Nil

Attached the Govt. Fees paid vide receipt No. GRN MH010956052202627E dated 28/09/2026

Nagpur: -
Dt.28/09/2026

**MAKARAND
MADHAO
PATHAK**

MAKARAND M PATHAK
Advocate

Digitally signed by MAKARAND
MADHAO PATHAK
DN: cn=MAKARAND MADHAO
PATHAK, o=IN NAGPUR, ou=Personal
e=MLI588347@ADAMBRA.COM
Reason: I am the author of this
document
Date: 2026.09.28 11:56+05.30

ADV. MAKARAND M. PATHAK

Plot No.100, Bank Colony,

Bhagwan Nagar, Nagpur - 440027.

Mo. 9890387594, 8600109403

makarandpathak.2010@gmail.com

SEARCH REPORT

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II. Name of the Borrower : & Mr. Kartik Pandhari Wayal,

Login No. HOU/NAG/0426/5068564

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Nagpur: -
Dt.28/09/2026

MAKARAND
MADHAO
PATHAK

MAKARAND M PATHAK
Advocate

Digitally signed by MAKARAND
MADHAO PATHAK
DN: cn=MAKARAND MADHAO
PATHAK, o=HINGNA, ou=Personal
e=MILISHIRSHAY@ADAMBRA.COM
Reason: I am the author of this
document
Location
Date: 2026-09-28 11:54+05:30



Transaction Successful

10:58 AM on 29 Sep 2026

Paid to



THINKBIGZ INITIATIVE PVT
LTD

₹43,115

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2609291058063756863943

Debited from



XXXXXXXXXXXX5771

₹43,115

UTR: 075871362983