

Branch Office: NAGPUR
Applicant: BHARTI SHRIKRUSHNA FULMALI
JYOTI SHRIKRUSHNA FULMALI

Date: 14-Aug-2026
Ref No.: HOU/NAG/0826/5194679

Guarantor: N/A
Address: UTTAM NAGAR, GALLI NO.2, NEAR BHIMTEKADI, RUKHMINI NAGAR, AMRAVATI, ., Amravati,
MAHARASHTRA, 444606, India
Email: bfulmaliplayer@gmail.com

Version No.: 4
Contact No. 8087646833

Dear Sir/Madam,

With reference to your loan application dated 10-08-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 200000 (INR Two Lakh Only)
Total Loan Amount	INR 4200000 (INR Forty Two Lakh Only)
3. Repayment Term	300 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 32696 (INR Thirty Two Thousand Six Hundred and Ninety Six Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No.401, Floor 4th Floor, Block Single Building, Project RAVINDRA HEIGHTS, RAVINDRA HEIGHTS,PLOT NO 112,KH NO 558, NMC HOUSE NO 176,CTS NO 194,SHEET NO 312, MOUZA NAGPUR,IN INDUSTRIAL BASTI,NAGPUR, Nagpur, MAHARASHTRA, India, 440009
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. LTV to be restricted to 80% of COP or MV whichever is lower
3. Subject to legal & technical clearance
4. Repayment to be taken from Salary Account SBI 2028*
5. Sale deed draft to be documented
6. Aadhar E verification to be done through DIGILOCKER
7. Builder Cost Sheet & Amenities Agreement to be taken
8. Employee ID card to be taken
9. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. OCR clearance (if applicable) to be taken before disbursement.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Acknowledged Key Facts Statement to be taken.
13. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. 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).



B. Fulmali

श्री. ज्योती श्रीकृष्ण
कुमभावा

SEARCH REPORT

Detailed Address of the Property: -

All that R.C.C. superstructure comprising of Apartment / Flat / Block No. 401, covering a Built-up Area of 51.849 Sq. Mtrs. & Super Built-up Area of 70.934 Sq. Mtrs., situated on the Fourth Floor, of the building known and styled as "**RAVINDRA HEIGHTS**", together with the 12.341% Undivided Share & Interest in All that piece and parcel of land bearing leasehold Plot No. 112, admeasuring about 234.150 Sq. Mtrs., (as per lease deed) & admeasuring about 225.00 Sq. Mtrs., (as per City Survey Record) being a part and portion of the entire land bearing Kh. No. 558, Situated at **Mouza - Nagpur**, bearing City Survey No. 194, Sheet No. 312, and bearing Corporation House No. 916, within the limits of Tahasil and District Nagpur, and the said land is bounded as below: -

East : Plot No. 111
West : Plot No. 113
North : Road
South : Plot No. 101

I. NAME OF THE OWNER : 1. Shri. Sohan alias Sohanlal Santlal Batra,
2. Shri. Rajkumar Santlal Batra,
3. Shri. Ashokkumar Arjun Santlal Batra
& 4. Mr. Dineshkumar Santlal Batra

Name of the Developer : 1. Shri. Anand Ravindra Palandurkar
& 2. Shri. Amol Ravindra Palandurkar

II. Name of the Borrower : Miss Bharti Shrikrushna Fulmali,

Login No. HOU/NAG/0826/5194679

In continuation of APF Report dt. 07/08/2024, issued by the Adv. Makarand M Pathak, in case of "**Ravindra Heights**", I have taken Online search (interim search) by CTS No. 194, vide free search portal in respect of the above said property for the period of last 3 Year from 2024 to 2026 on 19/08/2026 which is as follows, however disclaimer mail sent on 02/08/2024 shall be applicable for the search in view of discrepancies in search site in view of the circular dt. 01/07/2024. It is submitted that 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 in 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 and complaint mail send on 25/03/2025 is also applicable: -

YEAR: -

Year	Entries Found in Online search
2024	Nil
2025	Nil
2026	Nil

Attached the Govt. Fees paid vide receipt No. GRN MH008609589202627E dated 19/08/2026

Nagpur: -
Dt. 19/08/2026

MAKARAND M PATHAK
Advocate



भारत सरकार
Government of India



Issue Date : 18/09/2012



Bharti Shrikrushna Fulmali
DOB : 11/10/1994
Female



6428 8730 4241

आधार पहचान का प्रमाण है, नागरिकता का नहीं।
Aadhaar is a proof of identity, not of citizenship.

6428 8730 4241

मेरा **आधार**, मेरी पहचान



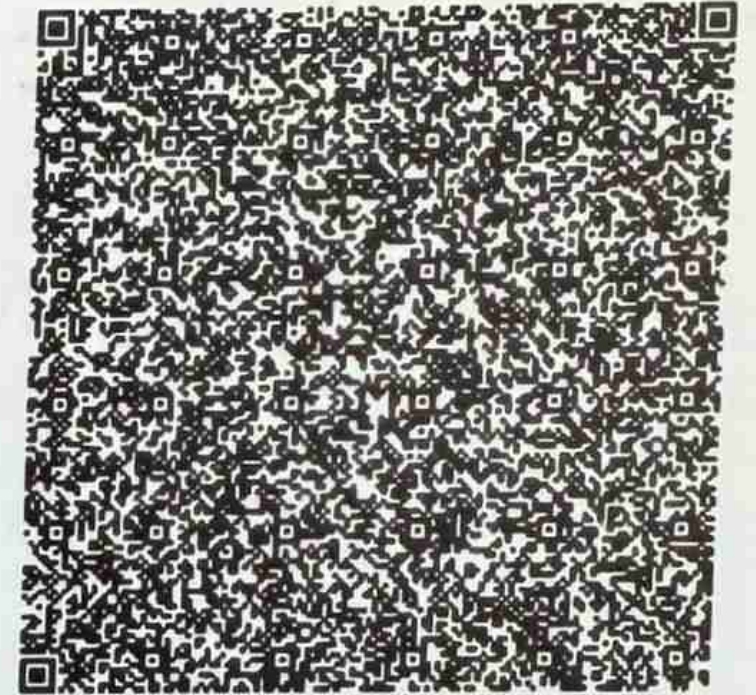
भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India



Print Date : 26/06/2023

Address: D/O: Shrikrushna
Fulmali, GALLI NO.2, NEAR
BHIMTEKADI, UTTAM NAGAR,
Rukhmini Nagar, Amravati,
Maharashtra, 444606



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1947



help@uidai.gov.in



www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

BHARTI SHRIKRUSHNA FULMALI

**SHRIKRUSHNA KASHINATHRAO
FULMALI**

11/10/1994

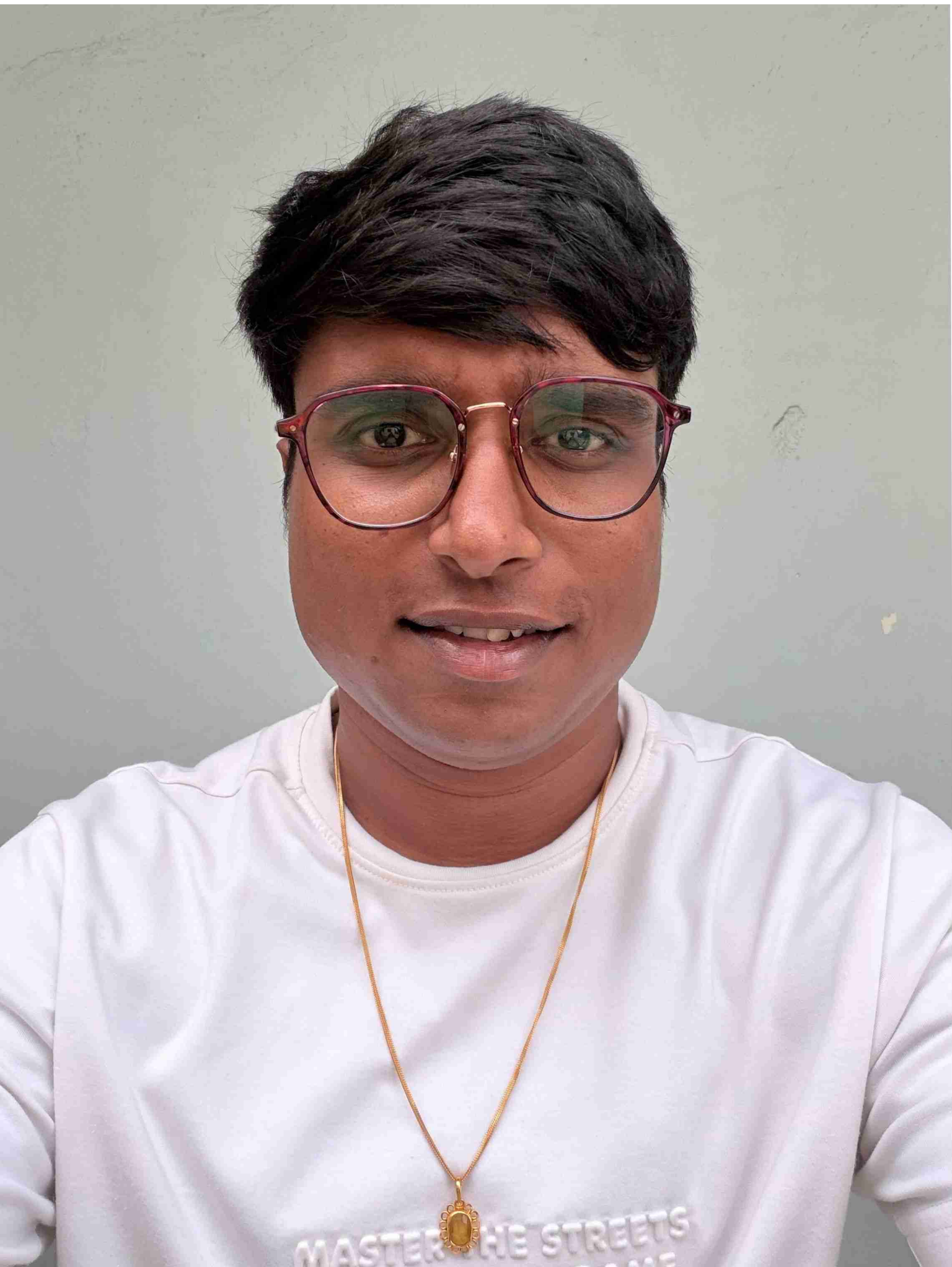
Permanent Account Number

AAZPF2108D

Signature



01112015





To THINKBIGZ INITIATIVE PVT LTD

₹29,400

✓ Completed

22 Aug 2026, 3:22 pm



HDFC Bank 6208



Payment of ₹29,400 completed

Receiver's bank has confirmed deposit
of money to THINKBIGZ INITIATIVE PVT
LTD's bank account

UPI transaction ID

128324001136

To: THINKBIGZ INITIATIVE PVT LTD

9892834356-2@okbizaxis

From: SUMIT PRADEEP GUPTA (HDFC Bank)

Google Pay •

sumitgupta14091409-1@okhdfcbank

Google transaction ID

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