

Branch Office: NAGPUR
Applicant: SARVAN KUMAR RAI
PINKI KUMARI

Date: 24-Jul-2026 **Ghar Ki Baat**
Ref No.: HOU/NAG/0726/5169159

Guarantor: N/A
Address: QTR NO.A9,SHRI BHAGIRATH TEXTILES LTD, MOHALI, KOHALI, KAMLESHWAR NAGPUR, ., Nagpur,
MAHARASHTRA, 441502, India
Email: sarvankumarrai@gmail.com
Version No.: 4
Contact No. 9763255010

Dear Sir/Madam,

With reference to your loan application dated 18-07-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 1112136 (INR Eleven Lakh Twelve Thousand One Hundred and Thirty Six Only)
Insurance Premium	INR 55000 (INR Fifty Five Thousand Only)
Total Loan Amount	INR 1167136 (INR Eleven Lakh Sixty Seven Thousand One Hundred and Thirty Six Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14347 (INR Fourteen Thousand Three Hundred and Forty Seven 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 Plot no 314, Block Plots, Project DERA GREENS 3, KHASRA NO 154, P.H. NO.26, at Dahegaon, Kalameshwar,, Nagpur, 441501, Nagpur, Nagpur, MAHARASHTRA, India, 441501
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. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
2. Repayment from Applicant salary account with SBI Bank A/c no *454
3. LTV to be restricted as per PNBHFL policy norms.
4. Subject to Legal & Technical Clearance.
5. Property to be registered in name of Applicant &/or Co-applicant.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Acknowledged Key Facts Statement to be taken.
8. 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 avilment 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 interest rate will be increased by 100 bps over and above the applicable rate of interest.

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.



Sarvan K. Rai

पिंकी कुमारी



भारत सरकार
GOVERNMENT OF INDIA



ਸਰਵਨ ਕੁਮਾਰ ਰਾਇ

Sarvan Kumar Rai

ਜਨਮ ਮਿਤੀ/ DOB: 15/01/1983

ਮਰਦ / MALE



7973 2609 8255

आधार-आम आदमी का अधिकार



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

ਪਤਾ:

S/O: ਰਾਮਬਲੀ ਰਾਇ, ਮਕਾਨ
ਨੰਬਰ 100, ਰਜੇਸੀ,
ਮੁਹਿੰਦੀਨਗਰ, ਸਮਸਤੀਪੁਰ,
ਬਿਹਾਰ - 848501

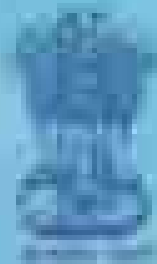
Address:

S/O: Rambali Rai, house number
100, Rajasi, Mohiuddinagar,
Samastipur,
Bihar - 848501

7973 2609 8255

Aadhaar-Aam Admi ka Adhikar

आयकर विभाग
INCOME TAX DEPARTMENT

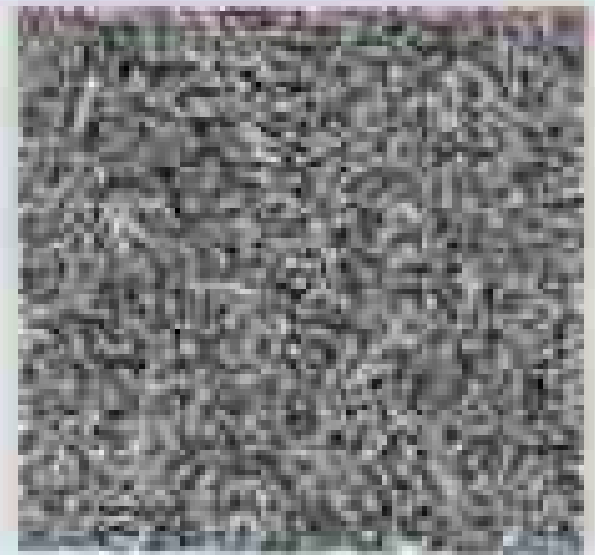


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AXEPR9695P



नाम / Name

SARVAN KUMAR RAJ

पिता का नाम / Father's Name

RAMBALI RAJ

जन्म की तारीख

Date of Birth

15/01/1983

हस्ताक्षर / Signature

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SEARCH REPORT

Detailed Address of the Property: -

All that piece and parcel of the land bearing Plot No. 314 containing by admeasurements **112.000 Square Meters (1,205.568 sq. ft.)**, out of the sanctioned layout known as "**Dera Greens 3**", carved out on the entire land bearing Kh. No. 154 (before Amalgamation Kh. No. 134, 135, 136, 140/1, 140/2, 141/1/A, 141/1/B, 141/2, 142/1, 142/2, 143, 151 (Part), 152/2, 153, 154, 156, 157), admeasuring about 18.72 HR, situated at **Mouza - Dahegaon**, P. H. No. 26, within the limits of Tahsil Kalmeshwar and District Nagpur, and the said land is bounded as under: -

East	-	Road,
West	-	Plot No. 323,
North	-	Plot No. 313,
South	-	Plot No. 315.

I. Name of the Title Holder : 1. Sau. Priya Vijay Ramani, 2. Shri. Narayan Chandiram Demble, 3. Shri. Vijay Kimatrai Ramani & 4. Shri. Vijay Kimatrai Ramani (HUF)

II. Name of the Borrower : Shri. Sarvan Kumar Rambali Rai,

Login No. HOU/NAG/0726/5169159,

In continuation of APF Report dt. 18/11/2025, for project **Dera Greens 3**, I have taken Online search vide free search portal in respect of the above said property (Individual Plot) for the period of last 2 Year for 2025 & 2026 on 25/07/20226 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 e-mail send on 25/03/2025 is also applicable: -

YEAR: -

Year	Entries Found in Online search
2025	Nil
2026	Nil



Transaction Successful
02:47 PM on 06 Aug 2026

Paid to



THINKBIGZ
INITIATIVE PVT LTD
9892834356
-2@okbizaxis

₹11,138



Transfer Details



PhonePe Transaction ID

T2608061447499371008978

Debited from



XXXXXX3454

₹11,138

UTR: 928477319005

