

Branch Office: AMRAVATI  
Applicant: YOGESH RODUBA JOHARALE  
POONAM YOGESH JOHARALE

Date:  
Ref No.: NHL/AMR/0726/5158179

Guarantor: N/A  
Address: C/O RODUBA JOHARALE, MIDC ROAD, KUMBHARWADA JANTA COLONY, .. Amravati, MAHARASHTRA,  
444601, Amravati, India  
Email: yogeshjoharle97118@gmail.com

Version No.:  
Contact No. 9922473801

Dear Sir/Madam,

With reference to your loan application dated 10-07-2026, 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, Business Purpose                                                                                            |
| 2. Loan Amount                          | INR 1500000 (INR Fifteen Lakh Only)                                                                                           |
| Insurance Premium                       | INR 0 (INR ) 75,000/-                                                                                                         |
| Total Loan Amount                       | INR 1500000 (INR Fifteen Lakh Only) 15,75,000/-                                                                               |
| 3. Repayment Term                       | 180 Months                                                                                                                    |
| 4. Rate of Interest Scheme              | Floating                                                                                                                      |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                              |
| 6. Applicable Rate of Interest *        | 13.15% -3.15% = 10.00% per annum as on the date of execution of the loan agreement                                            |
| 7. Equated Monthly Instalment ("EMI") * | INR 16120 (INR Sixteen Thousand One Hundred Twenty Only)                                                                      |
| 8. Processing fees receivable:          | INR 0.00 (INR Zero only)                                                                                                      |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                         |
| 10. Security                            | Plot No 19 Part, Middle Portion, S No 14, Mouje Nimbhora Khurd Pragane Nandgaon Peth, Amravati, .. MAHARASHTRA, India, 444607 |
| 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. End use declaration from the applicants to be held on record
2. End use letter to be documented
3. CRE declaration to be collected in PNBHFL format.
4. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Aadhar matches with the customer in person
5. Aadhar to be verified with Digi Locker before disbursement
6. Positive Residence FI report to be documented before disbursement
7. Combined LTV Restricted to 75 % of MV
8. Ownership of property is to be with main applicant or jointly with co-applicant
9. All property owners to be added in loan structure.
10. Subject to legal and technical clearance
11. Repayment from BOM bank account \*\*\*1809
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. Acknowledged Key Facts Statement to be taken.
14. PSL declaration as per PNBHFL format to be held on record.
15. End Use letter to be documented from applicant

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).



New

Branch Office: AMRAVATI  
Applicant: YOGESH RODUBA JOHARALE  
POONAM YOGESH JOHARALE

Date: 08-Jul-2026  
Ref No.: HOU/AMR/0526/5097266

Guarantor: N/A  
Address: JANTA COLONY, GOPAL NAGAR, KUMBHARWADA JANTA COLONY, GOPAL NAGAR, .. Amravati,  
MAHARASHTRA, 444601, Amravati, India  
Email: yogeshjoharale97118@gmail.com  
Version No.: 5  
Contact No. 9284119001

Dear Sir/Madam,

With reference to your loan application dated 13-05-2026, 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 1415870 (INR Fourteen Lakh Fifteen Thousand Eight Hundred Seventy Only)                                                   |
| Insurance Premium                       | INR 70000 (INR Seventy Thousand Only)                                                                                         |
| Total Loan Amount                       | INR 1485870 (INR Fourteen Lakh Eighty Five Thousand Eight Hundred Seventy Only)                                               |
| 3. Repayment Term                       | 240 Months                                                                                                                    |
| 4. Rate of Interest Scheme              | Floating                                                                                                                      |
| 5. PNBRRR *                             | 13.15% per annum                                                                                                              |
| 6. Applicable Rate of Interest *        | 13.15% - 4.90% = 8.25% per annum as on the date of execution of the loan agreement                                            |
| 7. Equated Monthly Instalment ("EMI") * | INR 12661 (INR Twelve Thousand Six Hundred and Sixty One Only)                                                                |
| 8. Processing fees receivable;          | INR 13660.00 (INR Thirteen Thousand Six Hundred Sixty Only)                                                                   |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                         |
| 10. Security                            | Plot No 19 Part, Middle Portion, S No 14, Mouje Nimbhora Khurd Pragane Nandgaon Peth, Amravati, .. MAHARASHTRA, India, 444607 |
| 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. Resi Cum Office declaration to be taken
3. Resi Cum Office declaration to be taken
4. CRE declaration to be collected in PNBHFL format.
5. Applicant IIL loan of Rs. 550000/- with Current POS. 472190/-, availed on 25-01-2022 to be closed from proposed loan
6. Applicant CC Loan to be closed from proposed loan, Debit freeze letter to be documented
7. Positive FCU report of FC and LOD of BT bank to be documented before disbursement
8. Combined LTV Restricted to 75 % of MV
9. Ownership of property is to be with main applicant or jointly with co-applicant
10. All property owners to be added in loan structure.
11. Subject to legal and technical clearance
12. Repayment from BOM bank account \*\*\*1809
13. OSV to be done on Aadhar of applicant and co Applicant, The sourcing team member should also confirm that the customer has been met in person and the photo in Aadhar matches with the customer in person
14. Aadhar to be verified with Digi Locker before disbursement
15. Positive Residence FI report to be documented before disbursement
16. BT case: Original LOD and FC letter to be documented from BT bank
17. All BT Formalities to be completed as per PNBHFL Policy
18. Applicant IIL loan of Rs. 495000/- with Current POS. 457112/-, availed on 19-03-2025 to be closed from proposed loan
19. Acknowledged Key Facts Statement to be taken.
20. Property being offered as collateral needs to be insured for the tenure of the loan
21. Foreclosure letter & List of Documents from the lender bank to be held on record

Yogesh R. Joharale

Paul





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|---------|------|
| अ-२-ण-२ |      |
| ४२५     | १-१९ |
| २०१९    |      |

## स्थावर मालाचे खरेदी खत

मौजे - निंभोराखुर्द, दर प्रति चौ.मी. रू. ३०००/- वि. क्र. १५.४१४

बांधकाम दर १२,५४०/-

एकूण ई-चलान मुद्रांक शुल्क रू. = ३१,२००/-

बाजार भाव व प्रत्यक्ष सौदा किं. रू. - ५,२०,०००/-

(अक्षरी पाच लाख वीस हजार रू. फक्त)

(शासनाच्या नियमानुसार मुद्रांक शुल्क लावलेले आहे.)

लिहून घेणार :

योगेश रोडूबा जोहारले

वय - २३ वर्षे, व्यवसाय - मजुरी

रा. करवंद, ता. चिखली, लि. बुलढाणा

ह.मु. जनता कॉलनी, अमरावती-४४४६०६

यांसी,



लिहून घेणार :

१) विजय लक्ष्मण देवळे

वय - ५४ वर्षे, व्यवसाय - गृहकार्य

२) देवराव लक्ष्मण देवळे

वय - ४८ वर्षे, व्यवसाय - मजुरी

दोन्ही रा. जनता कॉलनी, अमरावती-४४४६०६

इ.सन. २०१९ साल कारणे आम्ही स्थावर मालाचे खरेदी खत लिहून देतो

कि,

- २ -

सदरहू खरेदीखताचा संपूर्ण भरणा खालील प्रमाणे मिळाला.

रु.५,००,०००/- (अक्षरी पाच लाख हजार रु.फक्त) चा चेक नं.१०९८०५ दि.२५.१.२०१९ रोजीचा दि. खामगांव अर्बन को-ऑप बँक लि. खामगांव शाखा रेल्वे स्टेशन, अमरावतीचा विजय लक्ष्मण देवळे यांचे नावाचा मिळाला.

रु.२०,०००/- (अक्षरी वीस हजार रु.फक्त) रोख नगदी घरी आगावू मिळाले.

असा खरेदीखताचा संपूर्ण भरणा रु.५,२०,०००/- (अक्षरी पाच लाख वीस हजार रु.फक्त) आम्हाला तुमचेकडून वरीलप्रमाणे मिळाला. भरण्याबाबत आमची काही तक्रार राहिली नाही. या रूपयाच्या मोबदल्यात आम्ही दि.१७.३.१९९७ रोजीचे रजिस्टर अनु क्रं.१८० नुसार खरेदी केलेला प्लॉट व त्यावर बांधलेले जागेसह घर आहे ते तुम्हांस आज रोजी अक्षयी करीता खरेदी करून देतो त्या जागेसह मकानाचे वर्णन:-

नोंदणी पोट तुकडी अमरावती शहर वि. कचेरीचे कक्षेतील व अमरावती मनपा च्या हद्दीतील मौजे - निंभोराखुर्द, प्रगणे - नांदगांव पेठ, ता.जि. अमरावती येथील शेत सर्वे नं. १४, मधील जमिनीतील रा.मा.क्रं. एन.ए.पी. - ३४/निंभोराखुर्द-१४/१९८१-८२, नि.ता. १२.१०.१९८२ नुसार कन्व्हर्शन मंजूर झालेला प्लॉट नं. १९ (एकोणवीस) याची साईज ५५ फुट x ५५ फुट असून याचे एकूण क्षेत्रफळ ३०२५ चौ.फुट आहे. यापैकी उत्तर दक्षिण वाटणीचा मधला भाग याची साईज १८.४ फुट x ५५ फुट असून याचे एकूण क्षेत्रफळ १००८.४ चौ.फुट (९३.७१ चौ.मी.) आहे. यावर कच्चे विटा मातीचे वर टिनाचे छत असलेले यात दोन रूम, संडास बाथरूम, इलेक्ट्रीक मिटर व नळकनेक्शनसह बांधकामाचे एकूण क्षेत्रफळ २०० चौ.फुट (चौ.मी. १८.५८) आहे. याचा वार्ड क्रं. ७१ असून मालमत्ता



क्रं.१८०२ (संगणकीय मालमत्ता क्रं. २६४२) आहे. याची चतुःसिमा:-

पूर्वेस : याच प्लॉटचा भाग  
पश्चिमेस : याच प्लॉटचा भाग  
उत्तरेस : लेआऊट मधील रोड  
दक्षिणेस : सर्विस लाईन

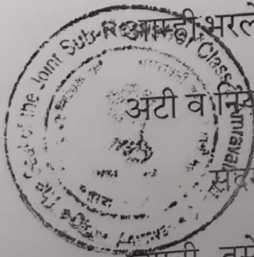
येणे प्रमाणे वर वर्णन केलेल्या चतुःसिमेच्या आतील जागेसह घर आम्ही तुम्हांस आजरोजी प्रत्यक्ष मोजमाप करून तुमचे मालकी ताब्यात दिले आहे. त्याचे तुम्ही आजपासून परिपूर्ण मालक झाले असून मालकी हक्काने याचा वंशपरंपरा उपभोग घ्यावा व मर्जिनुसार विल्हेवाट करावी.

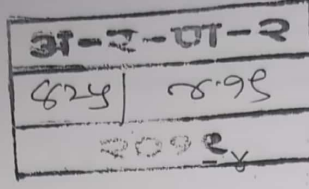
सदरहू जागेसह घर आम्ही यापुर्वी अन्य दुसरे कोणास कोणत्याही लेखाने लिहून दिलेले नाही. तसेच यावर सरकारी सावकारी कर्ज गहाण बोजा, ताबा, हक्क वारसा कुळ. जप्ती, बक्षिस, सरकारी व निमसरकारी कर्ज वगैरेची काही भानगड नाही तसे काही निघाल्यास किंवा तुमचे मालकी हक्कास काही बाधा आल्यास त्यास आम्ही जबाबदार राहू. तुम्हास तोषीस खर्च लागू देणार नाही.

सदरहू जागेसह घरावर आज पर्यंत चा लागणारा अकृषक कर, टॅक्स व बिले

आम्ही भरले असून यापुढे ते तुम्ही भरत जावं. तसेच लेआऊट कन्व्हर्शन केस मधील अटी व नियमांचे पालन करण्याची जबाबदारी तुमचेवर राहिल.

सदरहू मिळकतीची नोंद रे.ऑ. रा. मध्ये तुम्ही तुमचे नावाने परभारे करून घ्यावी. तसेच यात असलेले विद्युत मिटर व नळकनेक्शन, घर टॅक्स तुमचे नावाने ट्रान्सफर करून घ्यावे. त्यास आमची मुळीच हरकत राहणार नाही. लागल्यास आम्ही कबुली जबाब देवू उजर करणार नाही.





हे खरेदीखत आम्ही आमच्या राजीखुशीने सावध असतांना वाचून समजून व दोन साक्षीदारां समक्ष सही करून लिहून दिले. ते आम्हाला व आमच्या इस्टेट वारसांस नेहमीकरीता लागू व बंधनकारक असे.

अमरावती आज दिनांक: २२.१.२०१९

फोटो

अंगठा

सह्या, लिहून देणार



१. V. L. Deole

(विजय लक्ष्मण देवळे)



२. [Signature]

(देवराव लक्ष्मण देवळे)



सही, लिहून घेणार

Yogesh. R. Jadhav

(योगेश रोडूबा जोहारले)

साक्षीदार

१)

[Signature]

२)

[Signature]





**Ravindra R. Watane**  
Advocate

Snehgandha colony, Near New Rly. Station, Akoli Road, Amravati. Mobile no. 9823698745

**PNB HOUSING FINANCE LIMITED**

**LEGAL TITLE OPINION REPORT**

**Ref No: HOU/AMR/0526/5097266**

**Report Status: Positive**

**Search Receipt No. MH007632644202627E Date: 03.08.2026**

**Search for the period from 2014-2026=13 Years**

**Sub-Registrar office at Amravati**

**Type of Case:- B.T. (Re-sale, LAP, Re-Finance, Balance Transfer)**

**ANNEXURE; Search Receipt**

**The Branch Manager, PNBHFL**

**Amravati**

Sir,

As desired by you the records of Sub-Registrar, Amravati have been verified by me for the period of last 13 Years for investigation of title in respect of above property. I have also verified documents mentioned in schedule. On the basis of above documents my REPORTS/CERTIFICATE is given as under:-

**SUB:- TITLE CLEARANCE CERTIFICATE**

\* Name/s of the all the title holder/present owner/s of the property

**Yogesh Roduba Joharale**

\* Name/s of the persons/s offering mortgage/purchase: N.A.

Status of the Owner/s and mortgagor: **Owner**

**\* Description of the Property**

ALL THAT piece & parcel of land bearing **Plot No. 19** total admeasuring 3025 sq. ft. out of which north south division middle portion area admeasuring **1008.4 sq. ft. (93.71 sq. mtr.)** and house constructed thereon from **Field Survey No. 14 (as per online gaon namuna 7/12 Survey no. 14/1)** situated at **Mouje-Nimbhora Kh,** Pragane-Nandgaon Peth, Tq. & Dist. Amravati, within the limits of Municipal Corporation Amravati (Hereinafter called as the subject property) and the subject property is bounded as under:

Towards East: Remaining portion of this plot

Towards West: Remaining portion of this plot

Towards North: Layout Road



**Ravindra R. Watane**  
Advocate

Snehgandha colony, Near New Rly. Station, Akoli Road, Amravati. Mobile no. 9823698745

### **SEARCH REPORT**

**Detailed Address of the Property:** - ALL THAT piece & parcel of land bearing **Plot No. 19** total admeasuring 3025 sq. ft. out of which north south division middle portion area admeasuring **1008.4 sq. ft. (93.71 sq. mtr.)** and house constructed thereon from **Field Survey No. 14 (as per online gaon namuna 7/12 Survey no. 14/1)** situated at **Mouje-Nimbhora Kh**, Pragane-Nandgaon Peth, Tq. & Dist. Amravati, within the limits of Municipal Corporation Amravati (Hereinafter called as the subject property) and the subject property is bounded as under:

Towards East: Remaining portion of this plot  
Towards West: Remaining portion of this plot  
Towards North: Layout Road  
Towards South: Service lane

**Mortgagors: - Yogesh Roduba Joharale**

**Owners: - Yogesh Roduba Joharale**

THIS IS TO CERTIFY THAT I have taken search in respect of the above said property for the period of 13 years from 2014 to 2026 on 03/08/2026 in the Office of Sub-Registrar Amravati City which is as follows: -

| Year | Entries Found in search                                                                                                    |
|------|----------------------------------------------------------------------------------------------------------------------------|
| 2014 | Not found                                                                                                                  |
| 2015 | Not found                                                                                                                  |
| 2016 | Not found                                                                                                                  |
| 2017 | Not found                                                                                                                  |
| 2018 | Not found                                                                                                                  |
| 2019 | Sale deed dated 25.01.2019 registered at Sr. no. 425                                                                       |
| 2020 | Not found                                                                                                                  |
| 2021 | Not found                                                                                                                  |
| 2022 | 1) Mortgage deed dated 25.01.2022 registered at Sr. no. 537<br>2) Mortgage deed dated 10.02.2022 registered at Sr. no. 884 |
| 2023 | Not found                                                                                                                  |
| 2024 | Mortgage deed dated 10.09.2024 registered at Sr. no. 4471                                                                  |
| 2025 | Not found                                                                                                                  |
| 2026 | Not found                                                                                                                  |

Attached the Govt. Fees paid vide receipt no. **GRN MH007632644202627E**

Date: **03.08.2026**

Amravati

RAVINDRA  
RUPRAO  
WATANE  
Digitally signed by  
RAVINDRA RUPRAO  
WATANE  
Date: 2026.08.29  
15:25:01+0530

**Adv. Ravindra R. Watane**  
Seal & Signature



Transaction Successful  
05:23 pm on 29 Aug 2026

## Paid to



THINKBIGZ INITIATIVE PVT  
LTD

₹25,990

9892834356-2@okbizaxis



## Transfer Details



Transaction ID

T2608291722269258597310

Debited from



XXXXXXXX1809

₹25,990

UTR: 701003646834

Powered by



Scanned with OKEN Scanner



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

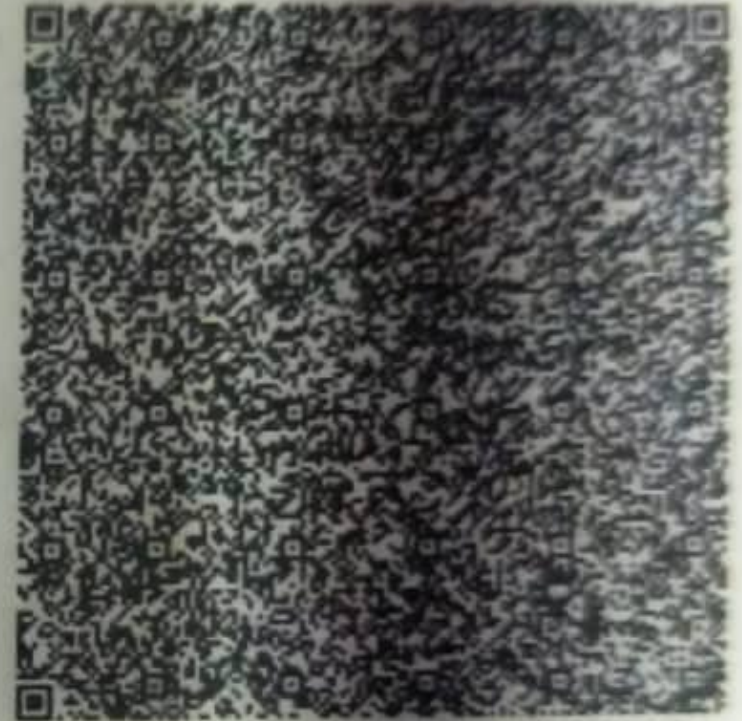


पता:  
द्वारा: रोडुबा जोहारले, एम आई डी सी रोड, कुंभारवाडा,  
जनता कॉलनी, गोपाल नगर, साई नगर, साई नगर,  
अमरावती,  
महाराष्ट्र - 444607

Details as on: 15/11/2024

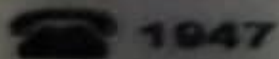
Address:

C/O: Roduba Joharle, M I D C Road,  
Kumbharwada, Janta Colony, Gopal Nagar,  
Sai Nagar, PO: Sai Nagar, DIST: Amravati,  
Maharashtra - 444607

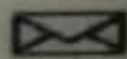


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भारत सरकार

Government of India



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योगेश रोडूबा जोहारले

Yogesh Roduba Joharale

जन्म तिथि/DOB: 12/07/1996

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं ।  
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/  
ऑफ़लाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए ।

**Aadhaar is proof of identity, not of citizenship  
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authentication, or scanning of QR code / offline XML).

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मेरा **आधार**, मेरी पहचान



आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
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स्थायी लेखा संख्या कार्ड  
Permanent Account Number Card

**BLCPJ0237J**



नाम / Name

YOGESH RODUBA JOHARALE

पिता का नाम / Father's Name

RODUBA NAMDEVO JOHARALE

जन्म की तारीख /

Date of Birth

12/07/1996

हस्ताक्षर / Signature

30012026

