

Branch Office: AMRAVATI
Applicant: SNEHA VILAS INGOLE
BALASAHEB JANRAO BARDE

Date:
Ref No.: HOU/AMR/0926/5218516

Guarantor: N/A
Address: C/O.SUJATA VILAS INGOLE, BHUMIPUTRA COLONY, OLD BYPASS, ., Amravati, MAHARASHTRA, 444606,
Amravati, India
Email: snehaingole19@gmail.com
Version No.:
Contact No. 8177855619

Dear Sir/Madam,

With reference to your loan application dated 10-09-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2500000 (INR Twenty Five Lakh Only) 24,99,000/-
Insurance Premium	INR 0 (INR) 1,24,000/-
Total Loan Amount	INR 2500000 (INR Twenty Five Lakh Only) 26,23,000/-
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 3.75% = 9.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 21669 (INR Twenty One Thousand Six Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	
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. case will re-sanction after technical report received & sale deed draft received
2. Ownership in name of applicant and co-applicant .
3. Subject to legal & technical clearance
4. Repayment to be taken from SBI 6968.
5. Sale deed draft to be documented
6. Aadhar E verification to be done through DIGILOCKER
7. FCU to be done on OCR bank statement
8. Builder Cost Sheet & Amenities Agreement to be taken
9. RESI FTE Visit To be done
10. Seller KYC to be taken & FCU to be done & Seller CIBIL to be documented
11. Seller Updated last Six-month bank statement along with Account opened date to be taken
12. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
14. OCR clearance (if applicable) to be taken before disbursement.
15. Application Form and KYCs to be signed by co-applicant
16. Property being offered as collateral needs to be insured for the tenure of the loan

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.



SEARCH REPORT

Detailed Address of the Property: - All that RCC Superstructure comprising of Residential, Flat No. 603 on the Sixth Floor having Carpet area 68.915 Sq.Mtrs and Built-up area 84.541 Sq.Mtrs along with 4.45% undivided share and interest in the land forming the part of the scheme known as "SHRI RHIDESH" developed over layout Plot No. 16 and 17 totally admeasuring 650.540 Sq.Mtrs (7000 Sq.Ft) having Field Survey No. 28 of Mouje - Benoda, Pragane- Nandgaon Peth, Tq. Dist.- Amravati, which was converted into layout as per order dated 31/12/1984 in Rev. Case No. NAP-34/Benoda-150/1982-83, and also within the limits of Municipal Corporation Amravati and within the jurisdiction of Sub Registrar office Amravati, and the above said property is bounded as under-

Towards East - Flat No. 602
 Towards West - Open Space
 Towards North - Flat No. 604
 Towards South - Open Space

Mortgagor/s:-**Sneha Vilas Ingole.**

R/o, Amravati, Dist. Amravati

Owner/s: -**M/s Saurkar Constructions through its Prop.****Anant Kesharao Saurkar**

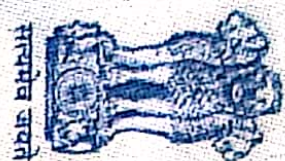
R/o, Amravati, Dist. Amravati

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 28/09/2026 in the Office of Sub-Registrar Amravati City which is as follows:

Year	Entries Found in search
2013	Not- Found
2014	Not- Found
2015	Not- Found
2016	Not- Found
2017	Not- Found
2018	Not- Found
2019	Not- Found
2020	Not-Found
2021	Not-Found
2022	Not-Found
2023	Record Found: 1. Sale Deed registered with the office of the Sub Registrar Amravati no. 3, at Sr. No. 1016, dated 10/02/2023. 2. Sale Deed registered with the office of the Sub Registrar Amravati no. 3, at Sr. No. 1015, dated 10/02/2023.
2024	Record Found: 1. TDR Sale Deed registered with the office of the Sub Registrar Amravati no. 2, at Sr. No. 5310, dated 17/10/2024. 2. Sale Deed registered with the office of the Sub Registrar Amravati no. 1, at Sr. No. 4607, dated 18/09/2024, same was consented by Sunil Wamanrao Valivkar, Gajanan Vasudeo Dakare and Narendra Marotrao Gawande.
2025	Record Found:

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

SNEHA VILAS INGOLE

VILAS MANIKRAO INGOLE

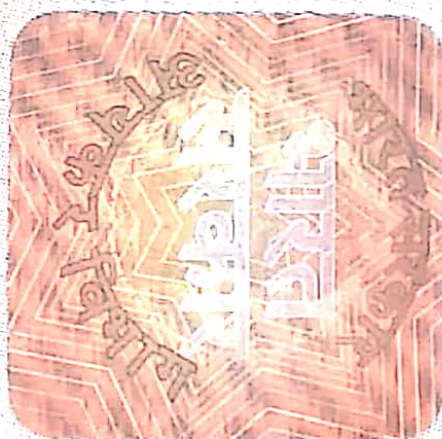
19/07/1989

Permanent Account Number

AFCPI6623Q

Sneha

Signature



18032016





भारतीय विशिष्ट ओळख प्राधिकरण

UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता : D/O विलास इंगोले, जुना बायपास रोड जवळ, भूमिपुत्र कॉलोनी, रुख्मिणी नगर
स.ओ, Rukhmini Nagar , अमरावती, महाराष्ट्र, 444606

Address : D/O Vilas Jagole, NEAR JUNA BAYPAS ROAD, BHUMIPUTRA COLONY,
Rukhmini Nagar S.O, Rukhmini Nagar , Amravati, Maharashtra, 444606

Aadhaar - Samanya Maansacha Adhikaar



भारत सरकार

GOVERNMENT OF INDIA



स्नेहा विलास इंगोले

Sneha Vilas Jagole

जन्म वर्ष / Year of Birth : 1989

स्त्री / Female

5003 6694 3868



आधार — सामान्य माणसाचा अधिकार

अ-र-ण-९
७८६२१४५०
२०२६



| Shri Gajanan |

ARTICLES OF AGREEMENT

Deed of Declaration Regd. vide Serial No. - 1420 dated - 10 March 2025

The "SHRI RHIDESH" Scheme was Registered under REAL ESTATE REGULATION ACT vide Registration No - P 50300080405

Stamp duty as per Mouje - Benoda, column No - 10. 71 Rs. 25300 / Sq.Mt.
RS. - 1,53,000/- is paid for valuation Rs. -25,50,000 /-

AGREEMENT TO SALE OF FLAT AND UNDIVIDED SHARE IN LAND.

Agreement for of Rs. -25,50,000/- (In words Rs. - Twenty Five Lacs Fiffy Thousand Only.)

THIS AGREEMENT OF BUILDING CONSTRUCTION AND SALE OF UNDIVIDED SHARE IN LAND IS MADE ON THIS 28th day of Sept, 2026, at Amravati.

M/s. Saurkar Constructions, a Proprietor firm having its office at :
Sakkarsath, Amravati. - 444601

PAN No.- ACEPS 1781 L ; ADHAR NO - 4976 0186 6099 ,
Mobile -8087953266

Acting through its propritor

Mr. Anant Kesharao Saurkar,

Age about 60 years, Occupation : Business,
carrying on business at the office of the firm.

Hereinafter called or referred to as 'the Promoter' and or 'the Developer' as the context may require or permit (which expression shall, unless it be repugnant to

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..2..

the context or meaning thereof, be deemed to mean and include the said partnership firm, as constituted as on the date of this agreement as also as it may stand constituted during the currency of this agreement as also its partners, survivors amongst them, the respective heirs, executors and administrators of all the partners, as also the successors-in-title and or in-business of the said firm and or assigns) **THE PARTY OF THE FIRST PART.**

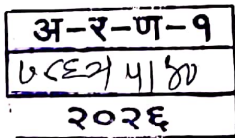
AND

Name : Sneha Vilas Ingole,
Age : 37 yrs., Occupation : Service,
Residing at : Bhoomi Putra Colony, Rukmini Nagar, Amravati. 444606.
ADHAR NO - 5003 6694 3868
PAN No : AFCPI 6623 Q, Mobic No. - 8177855619

HEREINAFTER referred to as 'the Purchaser/s' (which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include the purchasers above named as also her respective heirs, executors and administrators) **THE PARTY OF THE SECOND PART.**

AND WHEREAS by the Registered Sale-Deed dated 18th Nov. 2024, bearing Registration Serial No. - 4607/2024 ; the Promoter, **THE PARTY OF FIRST PART**, becomes the Owner of all that piece and Parcel of Land situated at Mouja Benoda, Pragane - Nanagaon Peth Tq. & Dist. - Amravati, F. S No. - 28 Layou converted Plot No.- 16 and 17 admeasuring each plot area 325.27 Sq. Mt. i **TOTAL PLOT AREA - 650.540 Sq.Mt. (7000.00 Sq. Ft.)**

AND WHEREAS by the Registered Sale-Deed dated 17th Oct. 2024, bearing Registration Serial No.- 5310 /2024 ; the Promoter, **THE PARTY OF FIRST PART**, the Owner, purchased 401.700 Sq. Mt.(1076.400 S.Ft.) T.D.R.of Folio No - AMC / ADTP/TDR/ 204/2024 certificate No - 204, dated 05/04/2024, Total Admeasuring 401.700 Sq. M. T.D.R. , of Mouje - Waruda, Pragane - Badnera Thq.& Dist. - Amravati. F.S.No. - 5/5 acquired by Amaravati Municipal Corporation for D.P.Road. Zone - N.A. for loading on above said plot area.



contd....

...3..

AND WHEREAS for good and sufficient reasons the Promoter herein decided to develop and which portion is more particularly described in Schedule I hereunder written, by constructing multi-storeyed building thereon with intention to sell such Apartment/s along with undivided shares in the said land to the Intending Purchasers thereof,

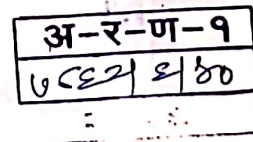
AND WHEREAS the rights, title and interests of the Promoter, lands purchased by them are free, clear and marketable and the Promoter avail the project loan from State Bank of India, SME branch, Amravati for the construction of

" SHRI RHIDESH " And as per letter Dtd. -22 Sept., 2026

Ref. No. - SME /RMRE / SC/2026-27 / 06 State Bank Of India, SME branch Amravati issued **NO OBJECTION CERTIFICATE** to the Promoter for sale of Flat No. 603 to Sneha Vilas Ingole also released lein on the said unit i.e. Flat No - 603. Now Flat NO. -603 is free from all reasonable doubts and or all encumbrances;

AND WHEREAS the Promoter herein is now fully entitled to develop the said total land 7000.000 Sq. Ft. (650540 Sq.Mt.) which is more particularly described in Schedule I hereunder written by constructing multi- storeyed building consisting of various Apartments and shops thereon, containing Fifteen apartments which total scheme is named and styled as "SHRI RHIDESH", in its capacity as the owner of portion of land more particularly described in Schedule I hereunder written .

AND WHEREAS the Promoter herein has given inspection of all the documents of title of the Promoter to the Purchaser/s relating to the said land, Plans, designs and specifications and Deed Of Declaration prepared by the Promoter and of such other documents as are specified under the Maharashtra Ownership Flats (Regulation of the Promotion of Construction, Sale, Management and Transfer) Act 1963 (hereafter referred to as the said Act) and the rules made there under ; so



contd.... 3

2026, 12:27

Summary-2

दस्त गोपवारा भाग-2

अरन1

दस्त क्रमांक:7862/2026

80/80

अरन क्रमांक: अरन1/7862/2026
अरन प्रकार: अंश्रीमेंट टू सेल

अ.क्र.	पक्षकाराचा प्रकार	पक्षकाराचे नाव, पत्ता व वय	स्वाक्षरी	छायाचित्र	ठगा प्रमाणित
1	लिहून घेणार	नाव: खेहा विलास इंगोले पत्ता: प्लॉट नं: 0, माळा नं: 0, इमारतीचे नाव: 0, ब्लॉक नं: 0, रोड नं: भूमीपुत्र कॉलनी अमरावती, महाराष्ट्र, अमरावती. पॅन नंबर: AFCPI6623Q वय: 37			
2	लिहून देणार	नाव: मे.साऊरकर कन्सट्रक्शन तर्फे प्रो प्रा अनंत केशवराव साऊरकर पत्ता: प्लॉट नं: 0, माळा नं: 0, इमारतीचे नाव: 0, ब्लॉक नं: 0, रोड नं: भाजी बाजार, अमरावती, महाराष्ट्र, अमरावती. पॅन नंबर: ACEPS1781L वय: 60			

नील दस्तऐवज करून देणार तथाकथित अंश्रीमेंट टू सेल चा दस्तऐवज करून दिल्याचे कबुल करतात.

मुनिल मधुकरराव वाडेवाले
मह. दु. नि. अमरावती 1
शिक्का क्र.3 (कबुलीजबाब)
तारीख:- 29-09-2026 वेळ :12:26

टिप:-

नगरेवज निष्पादनाचा कबुलीजबाब देणाऱ्या सर्व पक्षकारांची ओळख संमती-आधारित - आधार प्रणालीद्वारे पडताळण्यात आली आहे. त्याबाबत प्राप्त माहिती शिन्प्रमाणे आहे,

Sr. No.	Type of Party & Name	Date & Time of Verification with UIDAI	Information received from UIDAI (Name, Gender, UID, Photo)
1	लिहून घेणार खेहा विलास इंगोले	29-09-2026 12:28:08 म.नं.	खेहा विलास इंगोले F 1401863651204878336
2	लिहून देणार मे.साऊरकर कन्सट्रक्शन तर्फे प्रो प्रा अनंत केशवराव साऊरकर	29-09-2026 12:27:12 म.नं.	अनंत केशवराव साऊरकर M 1172066941529575424

मुनिल मधुकरराव वाडेवाले
मह. दु. नि. अमरावती 1
शिक्का क्र.4 (ओळख)
तारीख:- 29-09-2026 वेळ :12:28



प्रमाणित करण्यात येते की, या दस्तास एकूण 20 पाने
असून अनुक्रमे 7 ते 20 पाने आहेत.
7 नं.सं.चे पुढाचे 9552 नवरी नोंदला.
दिनांक 29 माहे 9 सन 2026
सह दस्तऐवज निवेद्य
अमरावती-9



Transaction Successful

02:42 pm on 01 Oct 2026

Paid to



THINKBIGZ INITIATIVE
PRIVATE LIMITED
9892834356m@pnb

₹22,784



Transfer Details



PhonePe Transaction ID

T2610011442512407428735

Debited from



XXXXXX6968

₹22,784

UTR: 132486306180

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