

Branch Office: NAGPUR
Applicant: SWAPNIL SUNIL BHAVSAR
PRIYANKA SWAPNIL BHAVSAR

Date: 09-Oct-2026
Ref No.: HOU/NAG/0826/5205908

Guarantor: N/A
Address: PLOT NO. 100, SIDHARTH NAGAR, TEKA NAKA, ., Nagpur, MAHARASHTRA, 440017, India
Email: ssb.swapnil@gmail.com
Version No.: 8
Contact No. 9822760792

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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 1681000 (INR Sixteen Lakh Eighty One Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1681000 (INR Sixteen Lakh Eighty One Thousand Only)
3. Repayment Term	252 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15423 (INR Fifteen Thousand Four Hundred and Twenty Three 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	PLOT NO 270, WARD NO 57, KHASRA NO 136, MOUZA NARI, DIVISION NORTH SHEET NO 348/84 878/82 342/94, CITY SURVEY NO 294, Nagpur, INDORA HOUSING ACCOMODATION SCHEME OF NIT, Nagpur, MAHARASHTRA, India, 440014
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. GST registration no. of the employer
2. Main financial borrower to visit branch for disbursement and KYC validation or FTE to visit the customer.
3. Last three Month PF statement to be documented
4. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
5. Sale deed draft to be documented
6. Seller KYC & Bank statement to be taken & FCU to be done
7. Seller Consent letter to be documented
8. Annexure B declaration for Co-applicant to be taken
9. Aadhar E verification to be done through DIGILOCKER
10. Subject to legal & technical clearance
11. LTV to be restricted to 80% of COP or MV whichever is lower
12. Repayment to be taken from Salary Account BOI 1929*
13. OCR clearance (if applicable) to be taken before disbursement.
14. Acknowledged Key Facts Statement to be taken.
15. 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).

Sahil M. Bhangde

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5th Lane,
Near Madrasi Temple, Near Ramnagar,
NAGPUR-440 010

Mob : +91-9422148978, +91- 9405948406

E Mail : adv_sahilbhangde@yahoo.co.in

PNB HOUSING FINANCE LIMITED
LEGAL TITLE OPINION/SRO SEARCH REPORT

Ref. No. : - 2026/SMB/PNB/OPN/LEG/SEPT/47

Login: - HOU/NAG/0826/5205908

Date: 29/09/2026

Report: - Positive

Search Receipt No. : GRN MH011097838202627E
Date of search receipt : 29/09/2026
Search for the period from : 2014-2026= 13 Years.
ANNEXURE : Search Receipt
Sub-Registrar office at Nagpur.
Type of Case : Resale Purchase

To,
The Branch Manager,
PNBHFL,
Nagpur.
Sir,

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

SUB: - TITLE CLEARANCE CERTIFICATE

- Name/s of all the Title holders/Present Owner/s of the Property/Properties:
Shri. Narendra Ramchandra Bhalerao
- Name/s of the person/s offering mortgage.
Shri. Swapnil Sunil Bhavsar and Mrs. Priyanka Swapnil Bhavsar

Status of the Owner/s and Mortgagor/s : **Individual**

▪ **Description of the Property:**

All that Piece and Parcel of Land bearing **NIT Leasehold Plot No. 270** admeasuring about 27.00 Sq. Mtr. (i.e. 290.62 Sq. Ft.) along-with Semi RCC Construction Covering built up area 23.22 Sq. Mtr. situated in the Indora Housing Accommodation Scheme of NIT, Being a portion of the entire land bearing **Kh. No. 136**, of **Mouza- Nari**, bearing **City Survey No. 294** of **Sheet No. 348/84** (**P.H. No. 11**) bearing Corporation **House No. 2757/270**, situated in Ward No. 57, within the limits of the Nagpur Municipal Corporation, and Nagpur Improvement Trust, in Tahsil & District Nagpur and the same is bounded as under :-

On the East : Road
On the West : Plot No. 262-G
On the North : Plot No. 269
On the South : Plot No. 271

Particulars of all documents made available for verification:

1. **Copy of Registered Lease deed** executed by Nagpur Improvement Trust, Nagpur in favour of Shri. Dattu Garibdas Bhagat same was duly registered in the office of Sub-Registrar Nagpur No. 02, at Sr. No. 1780/2011, dated 30/03/2011.
2. **Copy of Registered Sale Deed** executed by Shri. Dattu Garibdas Bhagat in favour of Shri. Rajesh Daman Dahat same was duly registered in the office of Sub-Registrar Nagpur No. 01, at Sr. No. 4992/2013, dated 26/07/2013.
3. **Copy of Registered Sale Deed** executed by Shri. Rajesh Daman Dahat in favour of Shri. Narendra Ramchandra Bhalerao same was duly registered in the office of Sub-Registrar Nagpur No. 03, at Sr. No. 6079/2014, dated 01/10/2014.
4. **Copy of Akhivpatrika** in the name of Shri. Narendra Ramchandra Bhalerao, dated 05/03/2024.
5. **Copy of Registered Indenture of Lease Renewal** executed by Nagpur Improvement Trust, Nagpur in favour of Shri. Narendra Ramchandra Bhalerao same was duly registered in the office of Sub-Registrar Nagpur No.06, at Sr. No. 5194/2025, dated 10/06/2025.
6. **Copy of Tax Receipt Paid** for the year 2026-27, dated 12/06/2026.

▪ Year up to which the property tax/society charge has been paid: