पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

RECOVERY SECTION CIRCLE OFIICE, NASHIK
Woodland Tower Apartment, Second Floor, Gangapur Road Nashik -422005
Email ID – conashiksamd@pnb.co.in

SI-13

Date: 03-01-2026

| | |
|---|---|
| **Mr. Govinda Ravindra Chincholkar**<br>Flat no.06, 2nd floor, "Samarth Avenue Apartment" Gat no.483, Plot no 13/14/15<br>Behind Laxminarayan Lawans,<br>Konark Nagar , Mumbai Agra Highwy<br>Adgoan Shiwar , Nashik<br>Nashik -422003<br>Mob: 917875709243 | **Mrs. Meerabai Ravindra Chincholkar**<br>Flat no.06, 2nd floor, "Samarth Avenue Apartment" Gat no.483, Plot no 13/14/15<br>Behind Laxminarayan Lawans,<br>Konark Nagar , Mumbai Agra Highwy<br>Adgoan Shiwar , Nashik<br>Nashik -422003<br>Mob: 917875709243 |

Notice under Section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Dear Sir/Madam,

**Sub: Sale of Secured Assets**

Please refer to the notice dated **08-09-2025** issued by the Authorized Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, and also possession notice dated 24/05/2023 issued by the authorized officer while taking the possession of the under mentioned Assets on **09-12-2025**

Em of all that piece and parcel of Flat no.06, 2nd floor, "Samarth Avenue Apartment" Gat no.483, Plot no 13/14/15; Behind Laxminarayan Lawans, Konark Nagar , Mumbai Agra Highwy Adgoan Shiwar , Nashik -422003

**Name of Property owner** – Mr. Govinda Ravindra Chincholkar & Mrs. Meerabai Ravindra Chincholkar

**Boundaries: -**

| | | | |
|---|---|---|---|
| **East** | Flat NO. 7 & Lift | **West** | Marginal Space |
| **North** | Marginal Space | **South** | Flat No.05 |

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

RECOVERY SECTION CIRCLE OFIICE, NASHIK
Woodland Tower Apartment, Second Floor, Gangapur Road Nashik -422005
Email ID – conashiksamd@pnb.co.in

In this connection, you are hereby called upon to pay the outstanding dues amounting to. **Rs. 13,27,694.66 (Rupees Thirteen Lakhs Twenty-Seven Thousands Six Hundred Ninety-four and Sixty Six paisa only)** as on **29-05-2025** as mentioned in the above notices with up to date interest and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, within **30 days** from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell Aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

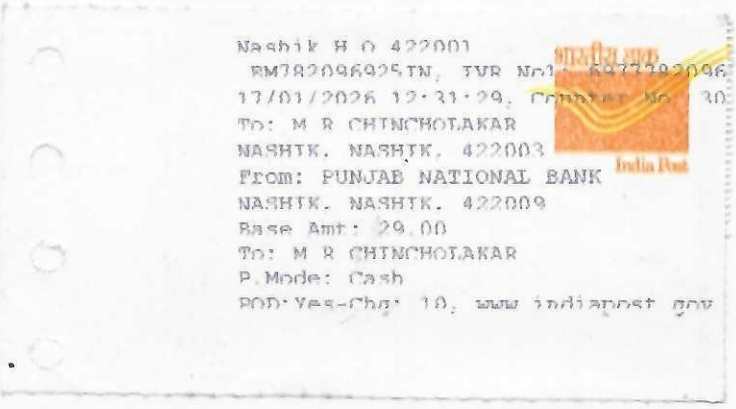
Thanking you,




Yours faithfully,

Punjab National Bank
Chief Manager & Authorised Officer

Shri Anand Pradhan
CHIEF MANAGER, AUTHORISED OFFICER
PUNJAB NATIONAL BANK SECURED CREDITOR



पंजाब नैशनल बैंक | punjab national bank

BO: INDIRANAGAR, NASHIK
PHONE: (0253) 2326565, Indira Nagar, Nashik, Distt. Nashik – 422009

**Registered Post with A/D**

## DEMAND NOTICE UNDER SECTION 13 (2) OF THE ACT

| Addressee No (1)-Borrower | Addressee No (2)-Borrower |
|---|---|
| Mr. Govinda Ravindra Chincholkar<br>Flat no 6, 2nd floor Samarth Avenue Apartment, Gat no. 483, Plot no.13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra highway, Adgaon Shiwar, Nashik-422003 | Mrs. Meerabai Ravindra Chincholkar<br>Flat no 6, 2nd floor Samarth Avenue Apartment, Gat no. 483, Plot no.13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra highway, Adgaon Shiwar, Nashik - 422003 |

To

Date: 08/09/2025

**Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act ')**

Dear Sir(s),

1. At your request, you have been granted by the Bank, through its Indiranagar Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favor of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favor of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on 27/08/2025 in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of NA. Despite repeated requests, you have failed and neglected to repay the said dues / outstanding

liabilities.

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs. 13,27,694.66 (Rupees Thirteen Lakhs Twenty Seven Thousand Six hundred ninety Four and Sixty six Paisa Only)** as on 27/08/2025. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum **Rs. 13,27,694.66 (Rupees Thirteen Lakhs Twenty Seven Thousand Six hundred ninety Four and Sixty six Paisa Only)** as on 27/08/2025 with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. ***We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.***

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary underanyotherapplicableprovisionsofLaw.

Yours faithfully,
For Punjab National Bank

**Chief Manager**
**AUTHORISED OFFICER**

036200

पंजाब नेशनल बैंक punjab national bank

BO: INDIRANAGAR, NASHIK
PHONE: (0253) 2326565, Indira Nagar, Nashik, Distt. Nashik – 422009

**SCHEDULE 'A'**

**Name of Borrower: (1) Mr. Govinda Ravindra Chincholkar (2) Mrs. Meerabai Ravindra Chincholkar**

| S. No. | Nature of Facility | Outstanding inclusive of interest as on date of NPA i.e. as on 27/08/2025 | Interest * | Penal Interest (Simple) * | Cost/ Charges incurred by Bank * |
|---|---|---|---|---|---|
| 1. | Overdraft | Rs. 2,01,290.23 | 0.00 | 0.00 | 0.00 |
| 2 | Term Loan | Rs.11,26,404.33 | 0.00 | 0.00 | 0.00 |
| | **Total Amt in Rs.** | **Rs. 13,27,694.66** | | | |

* Interest Applied Up to 27/08/2025 plus further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act from 27/08/2025.

**SCHEDULE 'B'**

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

| S. No. | Name of the Document | Nature of Security | Date of Execution | Amount Secured (Rs.) |
|---|---|---|---|---|
| 1. | Agreement of Housing loan | EM of Immovable Property | 22/02/2021 | Rs. 14,20,000/ |
| 2. | Agreement of Overdraft facility for housing loan | EM of Immovable Property | 27/04/2022 | Rs. 2,00,000/ |
| 3 | Mortgage deed | EM of Immovable Property | 24/02/2021 | Rs.14,20,000/- |
| 4 | Extension of EM | EM of Immovable Property | 28/04/2022 | Rs. 2,00,000/- |

पंजाब नैशनल बैंक | punjab national bank

BO: INDIRANAGAR, NASHIK
PHONE: (0253) 2326565, Indira Nagar, Nashik, Distt. Nashik – 422009

SCHEDULE'C'

**Part – I**
**(Hypothecation of Movable Properties)**

NA

**Part – II**
**(Equitable Mortgage of Immovable properties)**

Equitable Mortgage of IP Situated At-

Flat No 6, 2nd floor Samarth Avenue Apartment, Gat no. 483, Plot No. 13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra highway, Adgaon Shiwar, Nashik - 422003

**Owned by**
**(1) Mr. Govinda Ravindra Chincholkar**
**(2) Mrs. Meerabai Ravindra Chincholkar**

Bounded as :

East : Flat no 7 and lift

West : Marginal space

South : Flat no 5

North : Marginal space

(Authorised Officer)

Date: 08/09/2025

Place: Nashik.

पंजाब नैशनल बैंक ...भरोसे का प्रतीक! punjab national bank ...the name you can BANK upon!

**BO: INDIRANAGAR, NASHIK**
**Indira Nagar, Nashik, Distt. Nashik – 422009 PHONE: (0253) 2326565,**

## POSSESSION NOTICE

Whereas,

The undersigned being the Authorized Officer of Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with **Rule 3** of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **08.09.2025** calling upon the Borrower **Mr. Govinda Ravindra Chincholkar& Mrs. Meerabai Ravindra Chincholkar,** EM of All the piece and parcel of Flat No. 6, 2nd Floor, Samarth Avenue Apartment, Gat No. 483, Plot No. 13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra Highway, AdgaonShiwar, Nashik-422003. It's to repay the amount mentioned in the notice being **Rs. 13,27,694.66 (Rupees ThirteenLakhsTwenty-SevenThousandSix Hundred Ninety-Four and Paisa Sixty-Six only)**as on**27.08.2025plus** interest and other charges there after within 60 days from the date of notice/date of receipt of the said notice.

**The borrower having failed to repay the amount, notice is hereby given to the borrower/mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the 29th day of November, ofthe year 2025.**

The borrower/mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of **Rs. 13,27,694.66 (Rupees Thirteen LakhsTwenty-SevenThousandSix Hundred Ninety-Four and Paisa Sixty-Six only)**as on**27.08.2025**plus interest and other charges thereafter.

**The borrower's/mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.**

**Description of immovable property :**
EM of all the piece and parcel of Flat No. 6, 2nd Floor, Samarth Avenue Apartment, Gat No. 483, Plot No. 13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra Highway, AdgaonShiwar, Nashik-422003.

**Owner-** 1. Mr. Govinda Ravindra Chincholkar
2. Mrs. Meerabai Ravindra Chincholkar

**Boundaries: -**

| | | | |
|---|---|---|---|
| **East** | Flat No. 7 & Lift | **West** | Marginal Space |
| **North** | Marginal Space | **South** | Flat No. 5 |

मीराबाई चिंचोलकर

Date :09.12.2025
Place : Nashik

Authorised Officer
Punjab National Bank

पंजाब नैशनल बैंक PUNJAB NATIONAL BANK 036200 NASIK CITY

पंजाब नैशनल बैंक punjab national bank

**BO: INDIRANAGAR, NASHIK**
**Indira Nagar, Nashik, Distt. Nashik – 422009 PHONE: (0253) 2326565,**

WHEREAS We,

| SN | Name of Panch& Father's/Husband Name | Address | Age | Occupation |
|---|---|---|---|---|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |

the above mentioned Panchs on being called by Shri Manish Paliwal, the Authorised Officer of Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were present at immovable property situated on:

**Description of immovable property**

EM of all the piece and parcel of Flat No. 6, 2nd Floor, Samarth Avenue Apartment, Gat No. 483, Plot No. 13/14/15, B/H Laxminarayan Lawns, Konark Nagar, Mumbai Agra Highway, AdgaonShiwar, Nashik-422003.

**Owner-** 1. Mr. Govinda Ravindra Chincholkar
2. Mrs. Meerabai Ravindra Chincholkar

**Boundaries: -**

| | | | |
|---|---|---|---|
| **East** | Flat No. 7 & Lift | **West** | Marginal Space |
| **North** | Marginal Space | **South** | Flat No. 5 |

We declare and state that the Authorised Officer, in exercise of Powers under Section 13(4) of the said Act, today went to above mentioned of **Mr. Govinda Ravindra Chincholkar& Mrs. Meerabai Ravindra Chincholkar**as the same being residential flat. As the borrower **Mr. Govinda Ravindra Chincholkar& Mrs. Meerabai Ravindra Chincholkar**has not repaid dues of the bank Authorized officer has taken over possession of secured assets, between the hours.....and .....in our presence. Therefore, we solemnly, declare that the facts of the Panchnama mentioned herein are true & correct to the best of our observations & knowledge.

| S.N. | Name of Panch& Father's/Husband Name | Address | Signature |
|---|---|---|---|
| 1 | | | |
| 2 | | | |

मीराबाई चिंचोलकर

Date :09.12.2025
Place : Nashik

Manish Kumar Paliwal
Authorised Officer
Punjab National Bank

पंजाब नैशनल बैंक
भारत का प्रतीक

RAPC: PNB Loan Point - RAM - Nashik

To,
**GOVINDA RAVINDRA CHINCHOLKAR & MIRABAI RAVINDRA CHINCHOLKAR**
**R N 42, JC 3/11/6,CIDCO,4TH SCHEME ,**
**CIDCO NASHIK ,**
**NASIK ,**
**NASIK ,**
**MAHARASHTRA ,**
**India ,**
**Pincode : 422101**

Date :20/02/2021

Dear Sir / Madam,

## APPLICATION -PRADHAN MANTRI AWAS YOJANA(EWS,LIG) - SANCTION LETTER

We are pleased to inform that we have sanctioned a Housing Loan of **Rs.1420000.00** in your favour **For purchase of built house/flat** on the undernoted terms & conditions.

| Sanction Terms | | | | |
|---|---|---|---|---|
| Sanction Loan Amount | | ₹ 14,20,000.00 | | |
| Term Insurance Premium | | ₹ 20,000.00 | | |
| Rate of Interest | | Total Interest Rate : 7.05(RLLR : 4.00 Markup : 2.80 Spread : 0.25) % | | |
| Type of Interest | | Floating | | |
| Margin (%) | | Min - 15.00(Actual contribution by borrower is 16.47 %) % | | |
| Repayment Tenor | | 360 months | | |
| Holiday / Moratorium period | | 0 months | Amt. of EMI * | ₹ 9,495.00 |
| Upfront fee / Processing fee | | ₹ 0.00 | Documentation Fee | ₹ 0.00 |
| Credit Information Report Charges | | ₹ 270.10 | | |
| Security | Primary | GOVINDA RAVINDRA CHINCHOLKAR & MIRABAI RAVINDRA CHINCHOLKAR Equitable mortgage of residential property "Flat No 06, located on Second Floor,Samarth Avenue Apartment,Gat No 483,Plot No.13/14/15,Behind Laxminarayan Festival Lawns,Konark Nagar,Off Mumbai-Agra Highway,Adgaon Shiwar,Dist Nashik having agreement cost of Rs 17.00 lacs as per Agreement to Sale registered at Serial No 3769/2020 dated 23.09.2020 at Sub-Registrar Class-2 Nashik-VII,NASIK,NASIK,MAHARASHTRA,422003,India | | |
| | Collateral | NIL | | |
| | Guarantor | | | |
| Prepayment Penalty | | NIL | | |
| Penal Interest, if any | | In case of default in repayment of loan/non compliance of terms & conditions the borrower shall be liable to paypenal interest of 2% on the default/irregular amount. | | |

* is subject to change from time to time.
The above sanction is, however, subject to
i) Execution of Loan documents as per Banks format & guidelines;
ii) The ROI/EMI is subject to change from time to time;
iii) The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.

**Terms & Conditions**

a) Interest whether floating type or fixed type will be charged in the account as per sanction. Reset of interest will be as per stipulated in the sanction. Interest is to be calculated on daily balance due to the Bank so long as the amount due from the borrower is not paid in its entirety and the same will form part of the principal and carry interest at the applicable rate at monthly rests.
b) All floating loans/credit facilities linked with MCLR are subject to Reset clause. On Reset date, the interest rate may change and if the same is not acceptable to the borrower, the outstanding term loan shall have to be adjusted in full, failing which the bank would charge the revised interest rate from the date of reset.
c) If the bank chooses to revise the interest rate due to the reset clause, and in case, the borrower is not agreeable with the proposed rate fixed at the time of reset or no consensus is arrived at mutually on rate of interest to be charged from the reset date, pre-payment option may be exercised by the borrower for discontinuation of the loan. In such an eventuality, no pre-payment penalty will be levied which will provide a comfort to the good corporate borrowers. However, a reasonable time of not more than one month shall be given to the borrower to make arrangement for repaying the bank's loan. After expiry of the stipulated period, the interest rate as fixed by the bank shall be charged.
d) The bank will make efforts to keep its borrowers' informed of any change in interest rates through the official website (www.pnbindia.in) , annual statement of accounts, display in its offices and general announcements from time to time.

Penal Interest of 2% will be levied in the account in case of:
a. Non-payment of any installment of principal and/or interest, costs and other charges due, on the amount in default from the date of default; or
b. Any irregularity in the Loan account; or
c. Default in Furnishing information as prescribed/called for by the Bank; or
d. Diversion or siphoning of the Loan amount; or
e. Default in creation of security within the stipulated time; or
f. Non-compliance of any of the terms & conditions of this Agreement; or
g. Any other case as the Bank may deem fit.

The applicant should bring in their entire contribution before release of the Loan or in the manner otherwise provided in the sanction. Further, it should also be ensured that margin stipulated is maintained / provided at each stage of disbursement.

a) All service charges viz. Upfront Fees/ processing Fees, Documentation Charges, Inspection charges etc. will be charged from the applicant as per sanction before release of credit facilities.
b) All other event based charges like legal fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event.
c) Processing Fee paid by the Customer for availing the loan is non-refundable.

Loan to repaid in Equated Monthly Instalments (EMI) or as stipulated in the sanction if otherwise.

The loan will be secured by mortgage of/ hypothecation of/ charge on assets purchased through bank funds in case of primary security and/or assets in case of collateral security, within the stipulated time period as specified in the sanction. Personal guarantee if any, will be obtained as per sanction.

a) The borrower shall get the assets, mortgaged/ hypothecated/ charged to the bank, insured against all risks at their own cost with usual bank clause. A copy of the insurance policy will be kept on bank's records also.
b) In case the same is not complied with, the bank will get the same insured and cost recovered from the borrower.
c) The Borrower may avail health and/or life insurance cover for himself with the Bank as the sole beneficiary under the policy / policies.

a) Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan. No notice, reminder or intimation is given to the customer regarding his/her obligation to pay the EMI/ Instalment regularly on due date.
b) On non-payment of EMI/ Instalment by the due dates, Bank shall remind the customers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by Bank's authorized personnel at the addresses provided by the customer. Costs of such calls/communication /visits shall be recovered from the customer.
c) Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the EMIs/ Instalments are regularly paid on the due dates.
d) Credit information relating to any customer's account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

e) The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law.

f) Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

i) Write to the branch or contact us through toll free number **1800-180-2222 / 1800- 103-2222 / 0120-2490000 (tolled).**

**Other Terms & Conditions**

1 . Since borrower's annual income is between Rs. 3-6 Lakhs, the case is eligible for PMAY - CLS scheme for EWS Beneficiary. Branch to open the account under this scheme as per RBD circular NO 68/2019. Branch to open account under Pradhan Mantri Awas Yojana and obtain all documents / affidavits strictly as per RBD circular NO 68/2019 dt 01.11.2019.

2 . Before disbursement documentation including HL agreement be executed in terms of RBD Circular No.81/2020 dated 17/08/2020 and documents checklist as per MPD Circular No 08/2020 dt 18/05/2020.

3 . Before disbursement recovery/ repayment of EMI be ascertained in terms of point No. 9.7.1 of RBD Circular No. 81/2020 dated 17/08/2020.

4 . PDCs (in CTS- 2010 Standard Format) be procured/ maintained as SECURITY by the branch to keep remedy alive under Section-138 of Negotiable Instruments Act in terms of the bank guidelines

5 . EM to be created on property situated at Flat No 6, located on Second Floor, "Samarth Avenue Apartment",Gat No 483,Plot No .13/14/15,Behind Laxminarayan Festival Lawns,Konark Nagar, Off Mumbai-Agra Highway, Adgaon Shiwar,Dist Nashik having total consideration of Rs 17.00 lacs registered at serial No 3769/2020 dated 23.09.2020 at Sub Registrar Class 2, Nashik-VII and subsequent correction deed 165/2021 dated 06.01.2021

6 . EM be registered with CERSAI before disbursement of loan and charges be recovered from the customer.

7 . Notice of Intimation of EM to be filed with respective registrar/ sub registrar office within 30 days of creation of EM

8 . BM to meticulously follow the advice in the legal opinion report while creating EM.

9 . BM to ensure obtaining all the original title documents and original link documents along with the other documents as suggested in the legal search report.

10 . As per the revised RAPC Guidelines in terms of RAD the original title deeds are to be received by the Lead Generating Branches (LGB) from the intending mortgager and to be kept at their end. As the original title deeds are not being routed through RAPC, branch to ensure tallying all the original title deeds with their respective certified copy in verbatim to ensure their genuineness while creating the EM. Please ensure keeping all the original title deeds and link deeds, if any, along with their respective certified copies with EM File.

11 . The Legal Fee Bill of Advocate is enclosed for payment at yours. Please refer Circular no. 12/2017 dated 25.06.2017 and 16/2017 dated 20.07.2017 and also note Law Division Circular no. 04/2018, has advised all field functionaries that Advocate's Fee for issuing NEC be paid by the Branches through EXTM and the GST liability on reverse charge basis, be discharged and the same be recovered from the borrowers.

12 . Loan amount to be released directly in the builders account favoring Mr Atul Wagh only after ensuring the stage wise contribution of the borrower to the Builder

13 . NOC from builder/Society on prescribed format giving their NOC to mortgage the flat essentially containing the clause of intimating the society about our charge when formed be obtained before creation of EM.

14 . Original Share certificate be obtained and kept with EM File when issued and necessary charge of the bank be got noted in the record of the society. In case instead of formation of apartment deed the builder executes the deed of declaration and individual apartment deed is executed in favour of the borrower the original copy of the same to be handed over by the borrower to the bank as and when executed

15 . A post disbursement visit be made within a 10 days time from disbursement as a part of end use cum security verification of the mortgaged property and a report to this effect be placed on record.

16 . The bank shall have no liability for non-delivery of flat to the applicant/ borrower and also non-compliance of any terms and conditions of sale agreement entered between the borrower(s) and the builder. The applicant shall be solely responsible for the agreement/ transaction and bank shall have no responsibility

17 . BM to hold copy of completion certificate and occupancy certificate on record as and when received.

18 . Periodical security verification be carried out in case of HL once in two years for regular account and at least on half yearly basis in NPA accounts and Inspection Charges be recovered.

19 . Branch to obtain compliance certificate from PLP, Nashik prior to disbursement of the Loan as per IRMD LA Circular No 22/2021 dt 29.01.2021

20 . Original demand draft of all part wise payments to Builders / Architecture be handed over only after getting Demand Letter and Architecture Certificate as per stage wise completion with maintenance of Margin Money of 15 % at every stage of Disbursement

21 . Being Under Construction Flat of a private Builder, a Tripartite Agreement to be executed between builder, borrower and bank before disbursement and to be kept on record.

3/4

Thanking you.

Yours truly,
for Punjab National Bank

Authorised Signatory

(4/4)

पंजाब नैशनल बैंक
भारत का प्रतीक

RAM : Indira Nagar

Application No : 1000322558

# HOUSING LOAN PROCESS NOTE

Date : 20/02/2021

## 1 Applicant Details

| | |
|---|---|
| Name | GOVINDA RAVINDRA CHINCHOLKAR |
| Date of Birth | 22-Jun-1992 |
| Father's / Husband's Name | RAVINDRA |
| Address (Present) | R N 42, JC 3/11/6,CIDCO,4TH SCHEME , CIDCO NA |
| Address (Permanent) | R N 42, JC 3/11/6,CIDCO,4TH SCHEME , CIDCO NA |
| Address (office/ business) | DEEPSARSHAN SOC,DHANRAJ NAGAR,OLD SAIKHEDA ROAD,JAIL ROAD,NASHIK ROAD,MAHARASHTRA-422101 |
| Email id | NOEMAIL@EMAIL.COM |
| Mobile no/Telephone no. (Place of work/residence) | 7875709243 |
| Income details | Salaried |

| Assessment Year | 2020-21 | 2019-20 | 2018-19 |
|---|---|---|---|
| Gross Annual Income (Rs) | 280000.00 | 238079.00 | 0.00 |
| Statutory Deductions(Income/Other Tax) | 5440.00 | 0.00 | 0.00 |
| Depreciation | 0.00 | 0.00 | 0.00 |

| | | |
|---|---|---|
| a | Gross Monthly Income | ₹ 23,260.00 |
| b | Statutory Deductions | ₹ 2,134.00 |
| c | Net Monthly Salary/ Income (a - b) | ₹ 21,126.00 |
| d | Any other income | ₹ 0.00 |
| e | Total Net Monthly Income(c + d) | ₹ 21,126.00 |
| f | Deductions (other than statutory deductions) | ₹ 0.00 |
| g | Net Take Home Income | ₹ 21,126.00 |

| | |
|---|---|
| Comments on CIBIL Data of applicant/s and score | no loan record found , -1 & -1 |
| Name of CPVA | Mr Ravindra Parate |
| Report Date | 18/02/2021 |
| Job Date | 18/02/2021 |
| Remarks | Pre sanction visit found satisfactory. |
| ITR Verification Done by | Mr Sanjay Karad |
| Report Date | 18/02/2021 |
| Job Date | 18/02/2021 |
| Remarks | Satisfactory |

Punjab National Bank

## 2 Co-Applicant Details

| | |
|---|---|
| Name | MIRABAI RAVINDRA CHINCHOLKAR |
| Date of Birth | 21-Sep-1972 |
| Father's / Husband's Name | SHRIRAM |
| Address (Present) | N 42 JC 3 /11/6 4TH SCEME , CIDCO NASHIK , NASIK , NASIK , MAHARASHTRA , India , 422009 |
| Address (Permanent) | VAN GALLI AT POSTVCHINAWAL , DIST JALGAON , JALGAON , JALGAON , MAHARASHTRA , India , 425505 |
| Address (office/ business) | na as housewife |
| Email id | NOEMAIL@PNB.COM |
| Mobile no/Telephone no. (Place of work/residence) | 7030906703 |
| Income details | No Income |

| Assessment Year | 2020-21 | 2019-20 | 2018-19 |
|---|---|---|---|
| Gross Annual Income (Rs) | 0.00 | 0.00 | 0.00 |
| Statutory Deductions(Income/Other Tax) | 0.00 | 0.00 | 0.00 |
| Depreciation | 0.00 | 0.00 | 0.00 |

| | | |
|---|---|---|
| a | Gross Monthly Income | ₹ 0.00 |
| b | Statutory Deductions | ₹ 0.00 |
| c | Net Monthly Salary/ Income (a - b) | ₹ 0.00 |
| d | Any other income | ₹ 0.00 |
| e | Total Net Monthly Income(c + d) | ₹ 0.00 |
| f | Deductions (other than statutory deductions) | ₹ 0.00 |
| g | Net Take Home Income | ₹ 0.00 |

| | |
|---|---|
| Comments on CIBIL Data of applicant/s and score | CIBIL score is 750 and EQUIFAX score is 753.No o/s loans in CIR report. , 750 & 753 |
| Name of CPVA | Mr Ravindra Parate |
| Report Date | 18/02/2021 |
| Job Date | 18/02/2021 |
| Remarks | Satisfactory |
| ITR Verification Done by | na |
| Report Date | |
| Job Date | |
| Remarks | na as housewife |



| | | |
|---|---|---|
| | | borrower and builder, competent authority for sanction has treated it as "suitable security" and loan is being sanction accordingly. , |
| 10 | **Property Details** | |
| | Owner of property | GOVINDA RAVINDRA CHINCHOLKAR & MIRABAI RAVINDRA CHINCHOLKAR |
| | Location of property | Urban |
| | Map approved by competent authority | Yes |
| | Area | 56.22 Sqmtr |
| | Property Address | Equitable mortgage of residential property "Flat No 06, located on Second Floor,Samarth Avenue Apartment,Gat No 483,Plot No.13/14/15,Behind Laxminarayan Festival Lawns,Konark Nagar,Off Mumbai-Agra Highway,Adgaon Shiwar,Dist Nashik having agreement cost of Rs 17.00 lacs as per Agreement to Sale registered at Serial No 3769/2020 dated 23.09.2020 at Sub-Registrar Class-2 Nashik-VII,NASIKNASIKMAHARASHTRAIndia422003; |
| 11 | **Valuation** | |
| | Name of Valuer | AKT Valuers |
| | Date of giving the job to valuer | 11/02/2021 |
| | Date of report received from valuer | 12/02/2021 |
| | Market Value of Property | ₹ 18,88,900.00 |
| | Realizable value of property | ₹ 17,94,000.00 |
| | Whether valuer is in the approved list of bank | Yes |
| 12 | **Brief detail of the legal opinion/NEC/Certified copy/search report** | |
| | Name of lawyer | Adv Suhas B Kharde |
| | Date of giving the job | 15/02/2021 |
| | Date of NEC | 15/02/2021 |
| | Date of report | 15/02/2021 |
| | Whether counsel has given clear and marketable title over the property | Yes |
| | Whether chain of title is complete and in order | Yes |
| | Photographs of the house / flat has been taken | Yes |
| | Date of obtainment of certified copy of title deed and comments on the same | 15/02/2021 |
| | Whether affidavit has been obtained | No |
| | Whether chain of title is complete and all the previous title deeds have been obtained, comments thereon | Yes |
| | Remarks | The applicants have got valid, clear and marketable title over the property. |
| 13 | **CERSAI Verification Details** | |
| | CERSAI Details | CERSAI ASSET based searched on dt 04.02.2021 |
| | Remarks | No matching assets found. |
| 14 | **Brief detail of the personal verification of the property** | |
| | Personal verification of the property done by | Mr Ravindra Parate |
| | Date of visit | 18/02/2021 |
| | Remark (if any) | Satisfactory |

| | | |
|---|---|---|
| 3 | Comments on statement of account of the applicant | |
| 4 | Lead By | OTHER |
| 5 | OTHER Remarks | |
| 6 | PNB Score ID | 808000AY0212100029 |
| 7 | PNB Score | 50.58 |
| 8 | **Seller Details** | |
| | Name of Seller | Atul Wagh |
| | Address of Seller | |
| 9 | **Loan Details** | |
| | Purpose of loan | For purchase of built house/flat |
| | Amount of loan required | ₹ 14,20,000.00 |
| | Loan EMI | ₹ 9,495.00 |
| | Margin | Min - 15.00(Actual contribution by borrower is 16.47 %) |
| | Interest option | Floating(7.05%) |
| | PNB Pride | NO |
| | IS CRE | NO |
| | Proposed repayment period | 360 Months |
| | Moratorium proposed | 0 Months |
| | CIBIL & CERSAI Charges | 270.10 |
| | Remarks | The applicant Mr Govinda Chincholkar is new connection to B/o Indira Nagar.He is working as a Office Assistant at M/s Mahajan Brothers since 2018,having its office at Deepdarshan Soc. Dhanraj Nagar,Old Saikheda Road,Jail Road,Nashik road,Maharashtra-422101.He is maintaining salary a/c with PNB-Indira Nagar Branch A/c No 8928000400001352-Govinda Chincholkar The other co-applicant his mother Mrs Mirabai Ravindra Chincholkar is a home maker. They are residing at R No 42,JC 3/11/6,Cidco 4th scheme,Cidco Nashik-422001 since last 4 year. The applicant has approached us for Home Loan under PMAY scheme-EWS for purchase of Flat No.06,located on Second Floor,"Samarth Avenue Apartment",Gat No 483,Plot No 13/14/15,Behind Laxminarayan Festival Lawns, Konark Nagar, Off Mumbai-Agra Highway,Adgaon Shiwar,Dist Nashik registered admeasuring 56.22 Sq mt as per agreement to sale registered between Sau Mirabai Ravindra Chincholkar and Mr Govinda Chincholkar registered at Serial No 3769/2020 dated 23.09.2020 at Sub Registrar Class-2 Nashik-VII and accordingly correction deed 165/2021 dated 06.01.2021.The total agreement cost is Rs 17.00 lacs and applicants have paid Rs 3.00 lacs towards agreement cost and for remaining amount 14.00 lacs,they have approached for Home Loan.Also excluding this Rs 20,000.00 is towards PNB MET SURAKSHA. As per RBD Cir. 122/2020 dated 31.12.2020 para 9, "Branch Incumbent in scale of SMG- IV & above, PLP/Segment Head scale IV and above have been vested the power to consider approval of a specific flat/house after taking suitable security/ third party guarantee acceptable to the Bank in the under-construction project of the unapproved private builder on a standalone basis taking into considerations the specific merits and the value of the account of the prospective housing loan borrowers in highly deserving cases, subject to compliance of all other terms & conditions of the Scheme". In this case, as the registered sale agreement is executed between |

Punjab National Bank P.L.P. NASIK

Punjab National Bank P.L.P. NASIK

| | | |
|---|---|---|
| 15 | **Bank Details** | |
| | Bank Details of Borrower/Co-Borrower | Salary A/c-PNB Indira Nagar-8928000400001352, 108801512362(ICICI BANK) and 009002300002573( Vishwas Co-op Bank Ltd,Indira Nagar) -Mr Govinda Ravindra Chincholkar. |
| | Reference Details of the Borrower and comment of the bank officials. | New connection to B/o Indira Nagar and the applicant Mr Giovinda Chincholkar is maintaining salary a/c with us PNB-Indira Nagar Branch |
| 16 | **Detail of Disbursement** | |
| | By way of Demand Draft or RTGS | |
| | Repayment Mode: ECS / SIs/ PDCs / others(pl specify) | SI |
| 17 | Other issues if any to be mentioned | |
| 18 | **Recommendation** | |
| | Recommendation Officer Name | ASHWINI ASHOK DONGARE (Manager)(1406154) |
| | Recommendations of Processing Officer | Home Loan proposal under PMAY-EWS of amount Rs 14.20 lacs which includes Rs 20,000.00 towards PNB MET SUARKSHA |

19 **Deviation Details**

| Parameter | Deviated Value | Authority Name | Authority Designation | Remarks |
|---|---|---|---|---|
| Deduction | 0 | | | |
| PNB Score | 0 | | | |
| Moratorium Period | 0 | | | |

| | | |
|---|---|---|
| 20 | **Proof of Income verified** | |
| | Name & Designation of person who verified | |
| | Documents from which verified | |
| | Income Tax Returns / Salary Certificate | |

21 **Terms and Conditions**

**Scheme Specific Terms & Condition**

For purchase of built house/flat

a) Interest whether floating type or fixed type will be charged in the account as per sanction. Reset of interest will be as per stipulated in the sanction. Interest is to be calculated on daily balance due to the Bank so long as the amount due from the borrower is not paid in its entirety and the same will form part of the principal and carry interest at the applicable rate at monthly rests.

b) All floating loans/credit facilities linked with MCLR are subject to Reset clause. On Reset date, the interest rate may change and if the same is not acceptable to the borrower, the outstanding term loan shall have to be adjusted in full, failing which the bank would charge the revised interest rate from the date of reset.

c) If the bank chooses to revise the interest rate due to the reset clause, and in case, the borrower is not agreeable with the proposed rate fixed at the time of reset or no consensus is arrived at mutually on rate of interest to be charged from the reset date, pre-payment option may be exercised by the borrower for discontinuation of the loan. In such an eventuality, no pre-payment penalty will be levied which will provide a comfort to the good corporate borrowers. However, a reasonable time of not more than one month shall be given to the borrower to make arrangement for repaying the bank's loan. After expiry of the stipulated period, the interest rate as fixed by the bank shall be charged.

d) The bank will make efforts to keep its borrowers' informed of any change in interest rates through the official website (www.pnbindia.in) , annual statement of accounts, display in its offices and general announcements from time to time.

Penal Interest @2% will be levied in the account in case of:

a. Non-payment of any installment of principal and/or interest, costs and other charges due, on the amount in default from the date of default; or

b. Any irregularity in the Loan account; or

Punjab National Bank P.L.P. NASIK

5/9

c. Default in Furnishing information as prescribed/called for by the Bank; or

d. Diversion or siphoning of the Loan amount; or

e. Default in creation of security within the stipulated time; or

f. Non-compliance of any of the terms & conditions of this Agreement; or

g. Any other case as the Bank may deem fit.

The applicant should bring in their entire contribution before release of the Loan or in the manner otherwise provided in the sanction. Further, it should also be ensured that margin stipulated is maintained / provided at each stage of disbursement.

a) All service charges viz. Upfront Fees/ processing Fees, Documentation Charges, Inspection charges etc. will be charged from the applicant as per sanction before release of credit facilities.

b) All other event based charges like legal fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event.

c) Processing Fee paid by the Customer for availing the loan is non-refundable.

Loan to repaid in Equated Monthly Instalments (EMI) or as stipulated in the sanction if otherwise.

The loan will be secured by mortgage of/ hypothecation of/ charge on assets purchased through bank funds in case of primary security and/or assets in case of collateral security, within the stipulated time period as specified in the sanction. Personal guarantee if any, will be obtained as per sanction.

a) The borrower shall get the assets, mortgaged/ hypothecated/ charged to the bank, insured against all risks at their own cost with usual bank clause. A copy of the insurance policy will be kept on bank's records also.

b) In case the same is not complied with, the bank will get the same insured and cost recovered from the borrower.

c) The Borrower may avail health and/or life insurance cover for himself with the Bank as the sole beneficiary under the policy / policies.

a) Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan. No notice, reminder or intimation is given to the customer regarding his/her obligation to pay the EMI/ Instalment regularly on due date.

b) On non-payment of EMI/ Instalment by the due dates, Bank shall remind the customers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by Bank's authorized personnel at the addresses provided by the customer. Costs of such calls/communication /visits shall be recovered from the customer.

c) Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the EMIs/ Instalments are regularly paid on the due dates.

d) Credit information relating to any customer's account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

e) The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law.

f) Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

**Other Terms & Condition**

1 . Since borrower's annual income is between Rs. 3-6 Lakhs, the case is eligible for PMAY - CLS scheme for EWS Beneficiary. Branch to open the account under this scheme as per RBD circular NO 68/2019. Branch to open account under Pradhan Mantri Awas Yojana and obtain all documents / affidavits strictly as per RBD circular NO 68/2019 dt 01.11.2019.

2 . Before disbursement documentation including HL agreement, be executed in terms of RBD Circular No.81/2020 dated 17/08/2020 and documents checklist as per MPD Circular No.08/2020 dt 18/05/2020.

3 . Before disbursement recovery/ repayment of EMI be ascertained in terms of point No. 9.7.1 of RBD Circular No. 81/2020 dated 17/08/2020.

6/9

4 . PDCs (in CTS- 2010 Standard Format) be procured/ maintained as SECURITY by the branch to keep remedy alive under Section-138 of Negotiable Instruments Act in terms of the bank guidelines

5 . EM to be created on property situated at Flat No 6, located on Second Floor, "Samarth Avenue Apartment",Gat No 483,Plot No .13/14/15,Behind Laxminarayan Festival Lawns,Konark Nagar, Off Mumbai-Agra Highway, Adgaon Shiwar,Dist Nashik having total consideration of Rs 17.00 lacs registered at serial No 3769/2020 dated 23.09.2020 at Sub Registrar Class 2, Nashik-VII and subsequent correction deed 165/2021 dated 06.01.2021

6 . EM be registered with CERSAI before disbursement of loan and charges be recovered from the customer.

7 . Notice of Intimation of EM to be filed with respective registrar/ sub registrar office within 30 days of creation of EM

8 . BM to meticulously follow the advice in the legal opinion report while creating EM.

9 . BM to ensure obtaining all the original title documents and original link documents along with the other documents as suggested in the legal search report.

10 . As per the revised RAPC Guidelines in terms of RAD the original title deeds are to be received by the Lead Generating Branches (LGB) from the intending mortgager and to be kept at their end. As the original title deeds are not being routed through RAPC, branch to ensure tallying all the original title deeds with their respective certified copy in verbatim to ensure their genuineness while creating the EM. Please ensure keeping all the original title deeds and link deeds, if any, along with their respective certified copies with EM File.

11 . The Legal Fee Bill of Advocate is enclosed for payment at yours. Please refer Circular no. 12/2017 dated 25.06.2017 and 16/2017 dated 20.07.2017 and also note Law Division Circular no. 04/2018, has advised all field functionaries that Advocate's Fee for issuing NEC be paid by the Branches through EXTM and the GST liability on reverse charge basis, be discharged and the same be recovered from the borrowers.

12 . Loan amount to be released directly in the builders account favoring Mr Atul Wagh only after ensuring the stage wise contribution of the borrower to the Builder

13 . NOC from builder/Society on prescribed format giving their NOC to mortgage the flat essentially containing the clause of intimating the society about our charge when formed be obtained before creation of EM.

14 . Original Share certificate be obtained and kept with EM File when issued and necessary charge of the bank be got noted in the record of the society. In case instead of formation of apartment deed the builder executes the deed of declaration and individual apartment deed is executed in favour of the borrower the original copy of the same to be handed over by the borrower to the bank as and when executed

15 . A post disbursement visit be made within a 10 days time from disbursement as a part of end use cum security verification of the mortgaged property and a report to this effect be placed on record.

16 . The bank shall have no liability for non-delivery of flat to the applicant/ borrower and also non-compliance of any terms and conditions of sale agreement entered between the borrower(s) and the builder. The applicant shall be solely responsible for the agreement/ transaction and bank shall have no responsibility

17 . BM to hold copy of completion certificate and occupancy certificate on record as and when received.

18 . Periodical security verification be carried out in case of HL once in two years for regular account and at least on half yearly basis in NPA accounts and Inspection Charges be recovered.

19 . Branch to obtain compliance certificate from PLP, Nashik prior to disbursement of the Loan as per IRMD LA Circular No 22/2021 dt 29.01.2021

20 . Original demand draft of all part wise payments to Builders / Architecture be handed over only after getting Demand Letter and Architecture Certificate as per stage wise completion with maintenance of Margin Money of 15 % at every stage of Disbursement

21 . Being Under Construction Flat of a private Builder, a Tripartite Agreement to be executed between builder, borrower and bank before disbursement and to be kept on record.

**Comments/recommendations of Appraising Officer**
(Mention the date of visit at Borrower(s) residence/work place)

Recommended for sanction of a Housing Loan of ₹ 14,20,000.00 favouring Sh./Smt./Km. GOVINDA RAVINDRA CHINCHOLKAR & MIRABAI RAVINDRA CHINCHOLKAR for purchase of built house/flat subject to terms & conditions mentioned above. The loan is proposed to be guaranteed by Sh./Smt./Km. collaterally secured by Flat No.06, located on Second Floor, Samarth Avenue, Adgaon-Nashik. The loan shall be repayable in 360 (months) Equated Monthly Instalments (EMIs) of ₹ 9,495.00 commencing w.e.f. March-21 The applicable rate of interest 7.05 % upfront fee ₹ 0.00 and documentation charges ₹ 0.00 which be communicated through a Sanction Letter and acknowledgement may be obtained and kept on record.

**Orders of the Sanctioning Authority** : sanctioned as per bank extant guiedlines

Dongare

ASHWINI ASHOK DONGARE (Manager)(1406154)

(Signature and name of Appraising Officer)

ASHISH GAWARE (senior manager).

SUMEDH NARAYAN PAIKRAO (Chief Manager)(11140136)

(Signature and name of Sanctioning Authority)

7/9

Place : Nashik

Date : 20/02/2021

8/9

पंजाब नैशनल बैंक
punjab national bank

FOR OFFICE USE ONLY

RAM : Indira Nagar

## Assessment Details

| | |
|---|---|
| Borrower | GOVINDA RAVINDRA CHINCHOLKAR |
| Co-Borrower | MIRABAI RAVINDRA CHINCHOLKAR |
| **Gross monthly income of applicant, co-applicant's** | |
| (A) MAXIMUM DEDUCTION PERMISSIBLE<br>Borrower and Co-borrower's Net take home salary + likely monthly rental income<br>50.00 % of Borrower and Co-Borrower's Gross Monthly Income<br>Existing EMI | ₹ 23,260.00<br>₹ 11,630.00<br>₹ 2,134.00 |
| (B) MAXIMUM POSSIBLE MONTHLY EMI<br>Borrower and Co-Borrower's available monthly income for EMI<br>Maximum possible monthly EMI | ₹ 9,496.00<br>₹ 9,496.00 |
| (C) COMPUTATION OF EMI FOR Rs 1 Lac LOAN | ₹ 668.66 |
| (D) COMPUTATION OF EFFECTIVE EMI FOR Rs 1 Lac LOAN | ₹ 668.66 |
| (E) COMPUTATION OF MAXIMUM ELIGIBLE LOAN AMOUNT BASED ON INCOME<br>Maximum possible monthly EMI/Effective EMI for Rs. 1 Lac | ₹ 14,20,153.74 |
| (F) COMPUTATION Of MAXIMUM ELIGIBLE LOAN AMOUNT BASED ON MARGIN REQUIREMENT<br>(Loan amount-Margin Requirement) | ₹ 14,45,000.00 |
| (G) COMPUTATION OF MAXIMUM PERMISSIBLE BANK FUNDING<br>(Least amount of E,F) | ₹ 14,20,153.74 |
| (H) EMI FOR REQUESTED LOAN AMOUNT<br>(Loan amount requested in Rs Lacs * Effective EMI for Rs 1 Lac) | ₹ 9,494.97 |
| (I) EMI FOR MAXIMUM POSSIBLE BANK FUNDING | ₹ 9,496.00 |
| (J) EMI FOR REQUESTED LOAN AMOUNT(Including Interest in Moratorium) | ₹ 9,494.97 |
| Term Insurance Premium | ₹ 20,000.00 |
| Recommended Loan Amount | ₹ 14,20,000.00 |

पंजाब नैशनल बैंक Punjab National Bank P.L.P. NASIK

पंजाब नैशनल बैंक
punjab national bank

PUNJAB NATIONAL BANK BO: **Indira Nagar**

CIRCLE OFFICE:

**BRIEF CONFIDENTIAL REPORT ON INDIVIDUALS (BORROWER/GUARANTOR)**

**Co-Borrower Details**

| | | |
|---|---|---|
| 1. | a) Name of Borrower/Guarantor | MIRABAI RAVINDRA CHINCHOLKAR |
| | b) Address of Borrower/Guarantor including PIN Code | N 42 JC 3 /11/6 4TH SCEME CIDCO NASHIK NASIK MAHARASHTRA India 422009 |
| | c) Date of birth | 09/21/1972 |
| | d) PAN No.\UID NO | CGDPC1992C\758347997298 |
| | e) Telephone/Mobile No. | 7030906703 |
| | Residential | N 42 JC 3 /11/6 4TH SCEME CIDCO NASHIK NASIK MAHARASHTRA India 422009 |
| | Office | |
| | f) Voter ID Card No. | |
| | g) E-mail address | NOEMAIL@PNB.COM |
| | h) A/c with Bank, if any | |
| 2. | Purpose of Loan & Amount | For purchase of built house/flat & Rs.1420000.00 |
| 3. | Net Worth of the Borrower/Guarantor | Total Asset: 167500.00 — Total Libility: 0.00; Net Worth: 167500.00 — Net Worth Ratio: 0.12 |
| 4. | Details of Immovable Property | |
| | a) Situated At | Nashik |
| | b) Whether Encumbered/Un-Encumbered | |
| | c) Value asper sale deed dated | 17.00 lacs |
| | d) As per Circle Rates | 1760000.00 |
| | e) Present Market Value (Approx.) | 1888900.00 |
| | f) Distress Sale Value (Approx.) | 1700000.00 |
| | g) Source of verification | |
| 5. | Past dealings with our Bank | new connection |
| 6. | Market Report on Borrower/Guarantor | |
| 7. | Previous CR date and net means | |
| 8. | Any other relevant information | |

**Prepared By** ADongare

Name: ASHWINI ASHOK DONGARE

Designation:Manager

PF No:1406154

Place: Nashik

Date:

**Manager/Incumbent Incharge**

Name:SUMEDH NARAYAN PAIKRAO

Designation:Chief Manager

PF No:1140135

PNB 282 C(Revised)

पंजाब नैशनल बैंक
punjab national bank

PUNJAB NATIONAL BANK BO: **Indira Nagar**

CIRCLE OFFICE:

**BRIEF CONFIDENTIAL REPORT ON INDIVIDUALS (BORROWER/GUARANTOR)**

**Borrower Details**

| | | |
|---|---|---|
| 1. | a) Name of Borrower/Guarantor | GOVINDA RAVINDRA CHINCHOLKAR |
| | b) Address of Borrower/Guarantor including PIN Code | R N 42 JC 3/11/6 CIDCO 4TH SCHEME CIDCO NASHIK NASIK MAHARASHTRA India 422101 |
| | c) Date of birth | 06/22/1992 |
| | d) PAN No.\UID NO | AVEPC0760C\468543153600 |
| | e) Telephone/Mobile No. | 7875709243 |
| | Residential | R N 42 JC 3/11/6 CIDCO 4TH SCHEME CIDCO NASHIK NASIK MAHARASHTRA India 422101 |
| | Office | |
| | f) Voter ID Card No. | |
| | g) E-mail address | NOEMAIL@EMAIL.COM |
| | h) A/c with Bank, if any | |
| 2. | Purpose of Loan & Amount | For purchase of built house/flat & Rs.1420000.00 |
| 3. | Net Worth of the Borrower/Guarantor | Total Asset: 641000.00 — Total Libility: 0.00; Net Worth: 641000.00 — Net Worth Ratio: 0.45 |
| 4. | Details of Immovable Property | |
| | a) Situated At | |
| | b) Whether Encumbered/Un-Encumbered | |
| | c) Value asper sale deed dated | 17.00 lacs |
| | d) As per Circle Rates | 1760000.00 |
| | e) Present Market Value (Approx.) | 1888900.00 |
| | f) Distress Sale Value (Approx.) | 1700000.00 |
| | g) Source of verification | |
| 5. | Past dealings with our Bank | New connection |
| 6. | Market Report on Borrower/Guarantor | |
| 7. | Previous CR date and net means | |
| 8. | Any other relevant information | |

**Prepared By**
Name: ASHWINI ASHOK DONGARE
Designation:Manager
PF No:1406154

Place: Nashik
Date: 20/02/2021

**Manager/Incumbent Incharge**
Name:SUMEDH NARAYAN PAIKRAO
Designation:Chief Manager
PF No:1140135

PNB 282 C(Revised)

# PNB SCORE REPORT

HUB NAME :

| | | | |
|---|---|---|---|
| Branch Name : | 808000 | PNB Loan Point - RAM - Nashik | |
| Applicant Name: | GOVINDA CHINCHOLKAR | Date Of Birth: | 22-06-1992 |
| Score Card No : | 808000AY0212100029 | Loan Amount(In Rs): | 1420000 |
| Father/Husband Name: | RAVINDRA | PAN. NO.: | AVEPC0760C |
| Address: | R N 42, JC 3/11/6,CIDCO,4TH SCHEME,CIDCO NASHIK,NASIK,NASIK,MAHARASHTRA,422101,INDIA | | |

| LOAN TYPE: Housing Loan for EWS/LIG under PMAY Scheme | | |
|---|---|---|
| Sr No. | Risk Parameters | Attributes |
| 1 | Age of applicant with major share of income | Up to 30 years |
| 2 | Status of stay at current location | Residing at current location for more than 3 years and upto 5 yrs |
| 3 | Distance of proposed property from the financing Branch | Between 3km - 10 km from the financing branch |
| 4 | Occupation | Business Man/Self-employed/Salaried Pvt Sector falling in EWS category (verifiable Annual Household Income < Rs. 3 lacs) |
| 5 | Work experience/Number of years in business/profession | Above 5 years upto 10 years |
| 6 | Repayment Period | Above 25 yrs |
| 7 | Ratio of Net worth (verifiable sources of income only) to loan amount | More than 50% and up to 100% |
| 8 | Loan to value Ratio | above 0.80 |
| 9 | Ratio of Guarantor's net worth to loan amount | No Guarantee obtained as per scheme |
| 10 | Banking Relationship | Existing customer of PNB for upto 1 yr/Other bank customer for 1-3 yrs with satisfactory transaction record |
| 11 | Mode of Installment payment | Salary routed through the account with us and advanced cheques of all EMIs obtained |
| 12 | Purpose of the Loan | Purchase of Flat or new dwelling unit in under construction project |
| 13 | Ratio of present Surplus Household income (All sources of income) to total EMI | More than or equal to 2 but less than 3 times |
| 14 | Credit History | CIBIL score from 732 to 900 (consumers with > 6 months credit history) OR 5 (consumers with < 6 months credit history) / Equifax score from 784 to 900 / Experian score 826 to 900 / CRIF Highmark score 768 to 900 OR No CIBIL / Equifax / Experian / CRIF Highmark data available but availed loan / loans from us / any bank / financial institution and repaid all the installments and / interest within the stipulated period (Information from verifiable sources only) |

GREEN

**Total Score:** 50.58

Remarks for Overriding:

**SATISFACTORY**

**Final Scoresheet**

Created By : **LAPSOnline**
Created Date : **18-02-2021**
Checked By : **1095504**
Checked Date : **20-02-2021**

Status **Sanction**

Punjab National Bank P.L. NASIK

Signature Of Maker

Signature Of Checker