

Branch Office: AURANGABAD
Applicant: SANDIP NARAYAN CHAVAN
RADHA SANDIP CHAVAN

Date: 28-Sep-2026
Ref No.: HOU/ARNG/0926/5215975

Guarantor: N/A
Address: GALLI NO 02, GAJANAN NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad,
MAHARASHTRA, 431001, Aurangabad, India
Email: sandipchavan3141@gmail.com

Version No.: 5

Contact No. 9373413841

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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 2570000 (INR Twenty Five Lakh Seventy Thousand Only)
Insurance Premium	INR 128500 (INR One Lakh Twenty Eight Thousand Five Hundred Only)
Total Loan Amount	INR 2698500 (INR Twenty Six Lakh Ninety Eight Thousand Five Hundred Only)
3. Repayment Term	360 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 20559 (INR Twenty Thousand Five Hundred and Fifty Nine Only)
8. Processing fees receivable:	INR 4720.00 (INR Four Thousand Seven Hundred Twenty Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 96, Gut No. 380, Shivpark, Mauje Chikalthana, Aurangabad, Aurangabad, MAHARASHTRA, India, 431001
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 satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
2. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to clearance of Processing Fees.
4. Digilocker aadhar verification for app and co-app to be done
5. s
6. Property to be registered in joint name of Applicant and/OR Co-Applicant
7. Repayment from Applicant salary A/c of Kotak Bank 1680
8. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Acknowledged Key Facts Statement to be taken.
11. Property being offered as collateral needs to be insured for the tenure of the loan
12. Foreclosure letter & List of Documents from the lender bank to be held on record

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.

Customer Service Manager: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

FORM A-2



MEMORANDUM OF ENTRY IN CASE OF MORTGAGE BY DEPOSIT OF TITLE DEEDS

At the request of the Sandip Narayan Chavan ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001 ("PNBHFL") had sanctioned a loan in favour of Borrower, to the tune of INR 2698500 (Rupees Twenty Six Lakh Ninety Eight Thousand Five Hundred Only) ("Loan"), in accordance with General Terms and Conditions ("GTC") read with the Loan Documents including but not limited to Application Form, Disbursement Letter dated 29-09-2026 and Sanction Letter dated 29 Sep 2026.

One of the conditions of the loan Documents, duly agreed and acknowledged by the Borrower, was to create an equitable mortgage on the Property (as defined hereunder), in favour of PNBHFL, in accordance with the terms and conditions of the Loan Documents including without limitation, GTC, Application Form, Disbursement Letter and Sanction Letter.

On the _____ day of _____, the Mortgagor(s) (details whereof have been mentioned in **Schedule A**) (hereinafter referred to as the "Mortgagor(s)") attended the office of PNBHFL at its branch office at Aurangabad (hereinafter (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. _____ of the said Mortgagee and the Mortgagor(s) stated that the documents relating to the title deeds, evidences and writings (hereinafter called "Title Deeds", details whereof are specified in **Part II of Schedule B**) in respect of the Property as set out in **Part I of Schedule B**) (hereinafter referred to as the "Property") were deposited on _____ with the Mortgagee.

The above said deposit of Title Deeds of the Property for securing the due Repayment, discharge and redemption by the Mortgagor to the Mortgagee for the Loan together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, cost, Other Charges, expenses and other monies payable under the Loan Documents and other documents.

The Mortgagor(s) on the same day accorded and gave consent to PNBHFL to hold and retain the said Title Deeds as and by way of mortgage by deposit of title deeds on the Property together with all buildings and structures constructed/to be constructed thereon as Security for the due repayment, discharge and redemption by the Borrower(s) to PNBHFL of the Amounts Due under the Loan advanced by PNBHFL together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, costs, Other Charges, expenses and other monies payable under the Loan Documents and other documents, as amended from time to time.

The detailed list of the said Title Deeds in relation to the Property are mentioned in Part II of Schedule B hereunder which are deposited with PNBHFL, to create Security by way of equitable mortgage by deposit of the Said Title Deed(s) in respect of the Property.

While giving oral consent the Mortgagor(s) stated that he/she/they did so with intent to create Security on the Property in favour of the Mortgagee.

The Mortgagor(s) has/have given aforesaid oral consent in presence of Mr./Ms. Amol wakekar and Mr./Mrs. Asmita kulkarni [authorized representative of the Mortgagors] of PNBHFL.

The Mortgagor(s) further stated that the Title Deeds so deposited were the only documents of title relating to the Property which properties are in the possession, power and control of the Mortgagor and that the Mortgagor is the absolute owner of the Property and the Mortgagor has a good, clear and marketable title to the Property and further stated that there is no mortgage, charge, lien or any other encumbrance or attachment on the Property or any part or parts thereof in favour of any government or the income-tax department or any other Governmental Authority, or any person, firm or company, body corporate or society or entity whatsoever and that the Mortgagor has not entered into any agreement for sale, transfer, lease or alienation thereof or any part or parts thereof and that no such mortgage, charge or lien or other encumbrance whatsoever will be created or attachment allowed to be levied on the Property or any part or parts thereof in favour of or on behalf of any Government or Governmental Authority or any person, firm, company, body corporate or society or entity whatsoever except with the prior permission of PNBHFL so long as the Mortgagor continues to be indebted to or liable to PNBHFL on any account in any manner whatsoever and that no proceedings for recovery of taxes are pending against the Mortgagor under the Income Tax Act, 1961 or any other law in force for the time being and that no notice has been issued and/or served on the Mortgagor under the Income Tax Act, 1961, or under any other law, relating to recovery of tax.

[Mr./ Ms. _____ also stated that he / she was authorized to give such oral consent and make deposit of the Title Deeds pursuant to the board resolutions passed by the board of directors/partners of the Mortgagor or Letter of Authority or power of attorney dated _____ and she/he furnished a certified true copy of the said resolution/power of attorney/letter of authority to _____, of PNBHFL and further stated that the said resolution/power of attorney were in full force and effect.]²

(Footnotes)

¹ Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

² Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

[Signature]

[Signature]

This Memorandum of Entry shall form an integral part of the Loan Documents and shall be read in conjunction with the same.
All capitalized terms used herein but not specifically defined shall have the meaning ascribed to it under the General Terms & Conditions ("GTC").

*General Terms & Conditions ("GTC") are registered with the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2021 having Registration Number 294 in Book no4, Vol. No. 1708 on Page Number 114 to 157 and also at the Sub-Registrar SR V A Hauz Khas New Delhi/Delhi, on 03, May, 2019 having Registration Number 867 in Book No. 4, Vol No. 463 on Page Number 98 to 151 and also at the Sub-Registrar VII at Delhi/New Delhi on December 09, 2016 having Registration Number 979 in Book No 4, Vol. No. 1614 on Page Number 57 to 103 and also at the office of Sub-Registrar at Karnal, Haryana on December 04, 2014 as Document Number 9326 under Book I, Vol. No. 534 at Page Number 82.

Signature of the person accepting the title deeds

For and on Behalf of PNBHFL

Authorized representative

Name: Rahul Mahajan

Designation: BDH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	<u>Sandip Narayan chavan</u>	
2	<u>Radha Sandip chavan</u>	

2. Details of the Borrower:

Name: Sandip Narayan chavan Address: _____

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No. 96
Municipal No. : Gut No. 380
Khasra No. : Shivpark Mauje
Situated at : chikalhana
Area : Aurangabad sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Plot No. 99

South : Plot No. 97

East : Plot No. 67

West : 6.00 Meter Road

PART II

(List of Title Deeds)

1.	<u>ATS</u>
2.	<u>Sale Deed</u>
3.	
4.	
5.	

Suman Rgl

आयकर विभाग
INCOME TAX DEPARTMENT

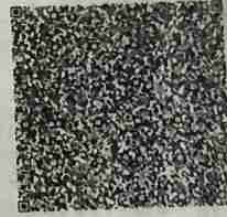


भारत सरकार
GOVT OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BEQPC5232R



नाम / Name
SANDIP NARAYAN CHAVAN

पिता का नाम / Father's Name

NARAYAN BANDHU CHAVHAN

01/06/1993

हस्ताक्षर / Signature

58906

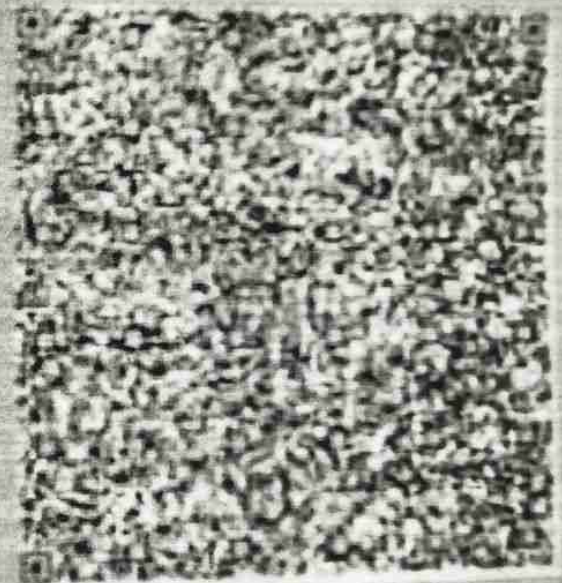
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
DFXPC5181R



नाम / Name
RADHA SANDIP CHAVAN

पिता का नाम / Father's Name
VISHNU RATHOD

जन्म की तारीख /
Date of Birth
01/01/2001

RSC

File Application Digitally Signed Card No.
Valid under Physically Signed

RSC







Transaction Successful

12:53 PM on 29 Sep 2026

Paid to



THINK BIGZ INITIATIVE ₹23,400
PVT LTD

Vyapar.169705262080@h
dfcbank



Transfer Details



PhonePe Transaction ID

T2609291253181631747888

Debited from



XXXXXXXXXX1680

₹23,400

UTR: 363220234762

Powered by

