

Branch Office: NAGPUR
 Applicant: VAIBHAV WASUDEORAO GADKARI
 SHRUTI VAIBHAV GADKARI
 Guarantor: ANKUSH KAVADUJI KUKDE
 Address: JANAB KANDRI TA MOHADI, BHANDARA, BHANDARA, ., Bhandara, MAHARASHTRA, 441914,
 India
 Email: vaibhavgadkari3@gmail.com

Date: 30-Jul-2026
 Ref No.: HOU/NAG/0726/5179549
 Version No.: 5
 Contact No. 9960603478

Dear Sir/Madam,

With reference to your loan application dated 25-07-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 2500000 (INR Twenty Five Lakh Only)
Insurance Premium	INR 125000 (INR One Lakh Twenty Five Thousand Only)
Total Loan Amount	INR 2625000 (INR Twenty Six Lakh Twenty Five Thousand Only)
3. Repayment Term	144 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 28776 (INR Twenty Eight Thousand Seven Hundred and Seventy Six Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	GROUND AND FIRST FLOOR, PLOT NO 69 B, OUT OF ENTIRE PLOT NO 69, MOUZA WANADONGARI, TAHSIL HINGNA, Nagpur, KHASRA NO 360 AND 361 P H NO 46, Nagpur, MAHARASHTRA, India, 440016
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. Seller Norms to be completed
3. Annexure B declaration for applicant to be taken
4. Sanction letter of Loan Against credit card loan Amt. Rs.4 lacs to be taken
5. Loan against credit card Amt. Rs.42000/- will be closing within 12 Months proof to be documented
6. Subject to legal & technical clearance
7. LTV to be restricted to 90% of COP or MV whichever is lower
8. Repayment to be taken from Salary Account PNB 3536*
9. Sale deed draft to be documented
10. Aadhar E verification to be done through DIGILOCKER
11. Seller Consent letter to be documented
12. HR Conformation to be taken
13. Co-applicant Sign proof to be documented
14. Acknowledged Key Facts Statement to be taken.
15. Property being offered as collateral needs to be insured for the tenure of the loan
16. OCR clearance (if applicable) to be taken before disbursement.

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).



Signature of Vaibhav Gadkari

Signature of Ankush Kukde

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Gulshan Mangilal Harode
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Achraj Tower, First Floor, Katol Road, Rajnagar, Sadar, Nagpur – 440013. Maharashtra

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s)(Name / Signature)
VAIBHAV WASUDEORAO GADKARI
SHRUTI VAIBHAV GADKARI



Shruti Gadkari

AsKutkade

FORM A-2

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

At the request of the vaibhav wasudevas Gadkari Shrutika vaibhav Gadkari ("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 2625000 (Rupees twenty six lakh twenty five thousand -

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 22-09-2026 and Sanction Letter dated 30-07-2026

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 Sadar chauri nagar (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. Sandeep Piley and Mr./Mrs. Sandeep michra [authorized representative of the Mortgagee]¹ 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

Shrutika Gadkari



भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

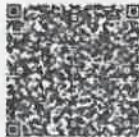
Unique Identification Authority of India
Government of India

नामांकन क्रम/ Enrolment No.: 0000/00453/67628

To
वैभव वासुदेवराव गडकरी
Vaibhav Wasudeorao Gadkari
C/O Nanaji Tukaram Sayare
Ward Number 3
Jamani
Akoli
Wardha Maharashtra - 442001
9960603478

Download Date: 15/09/2017

Generation Date: 09/09/2017



Signature valid

आपका आधार क्रमांक / Your Aadhaar No. :

7344 6861 0684

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



वैभव वासुदेवराव गडकरी
Vaibhav Wasudeorao Gadkari
जन्म तिथि/DOB: 16/04/1996
पुरुष/ MALE

7344 6861 0684

मेरा आधार, मेरी पहचान



Government of India



सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- पहचान का प्रमाण ऑनलाइन ऑथेंटिकेशन द्वारा प्राप्त करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

- आधार देश भर में मान्य है।
- आधार भविष्य में सरकारी और गैर-सरकारी सेवाओं का लाभ उठाने में उपयोगी होगा।
- Aadhaar is valid throughout the country.
- Aadhaar will be helpful in availing Government and Non-Government services in future.



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

Address:

C/O Nanaji Tukaram Sayare,
Ward Number 3, Jamani,
Wardha,
Maharashtra - 442001

पता:

नामाजी तुकाराम सायरे, वॉर्ड नंबर 3, जमनी,
वार्धा,
महाराष्ट्र - 442001

7344 6861 0684

Garhosi



भारत सरकार
Government of India

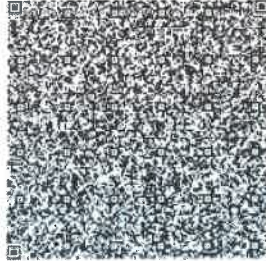
भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0000/00901/37146

To
श्रुती वैभव गडकरी
Shruti Vaibhav Gadkari
C/O Vaibhav Wasudeorao Gadkari,
Ward Number 3,
VTC, Jamani,
PO: Akoli,
District: Wardha,
State: Maharashtra,
PIN Code: 442001
Mobile: 9075232317

Signature valid

Digitally signed by Shruti Vaibhav Gadkari, DN: cn=Shruti Vaibhav Gadkari, o=Unique Identification Authority of India, email=shruti.vg@uidai.gov.in, c=IN, Date: 2020.06.25 12:39:48 +05'30'



आपका आधार क्रमांक / Your Aadhaar No. :

6915 8876 7260

VID : 9158 5801 1252 3887

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 07/07/2013



श्रुती वैभव गडकरी
Shruti Vaibhav Gadkari
जन्म तिथि/DOB: 25/06/2003
महिला/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/ ऑनलाइन एक्जाम्पल की स्कैनिंग) के साथ किया जाना चाहिए।
Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

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मेरा आधार, मेरी पहचान



Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीएआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या www.uidai.gov.in पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent

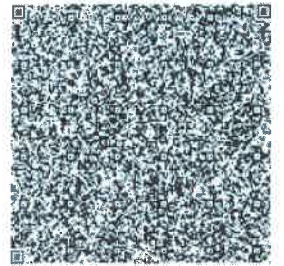


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
C/O वैभव वासुदेवराव गडकरी, बॉर्ड नंबर 3, जमनी, अकोली,
वाधा,
महाराष्ट्र - 442001
Address:
C/O Vaibhav Wasudeorao Gadkari, Ward Number 3,
Jamani, PO: Akoli, DIST: Wardha,
Maharashtra - 442001

Details as on: 02/04/2026



6915 8876 7260

VID : 9158 5801 1252 3887

1947

help@uidai.gov.in

www.uidai.gov.in

Shruti Gadkari

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

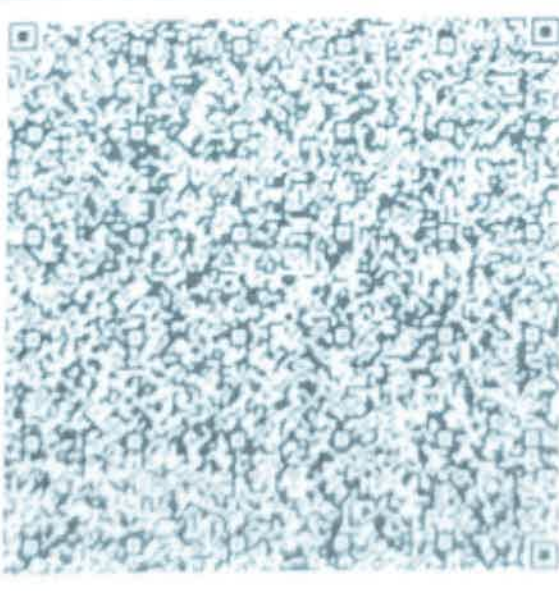
HCQPK7294R

नाम / Name
SHRUTI VAIBHAV GADKARI

पिता का नाम / Father's Name
ANKUSH KUKDE

जन्म की तारीख /
Date of Birth
25/06/2003

Shadkoshi



15042026

▶ PAN Application Digitally Signed, Card Not
Valid unless Physically Signed

Shadkoshi