

Branch Office: AURANGABAD
Applicant: BHARAT RAMPRASAD PANDIT
SUVARNA BHARAT PANDIT

Date: 28-Jul-2026
Ref No.: HOU/ARNG/0726/5178845
Ghar Ki Baat

Guarantor: N/A
Address: H NO-192, KRUSHNAPUR BIDKIN, TQ PAITHAN AURANGABAD, Aurangabad, MAHARASHTRA, 431105,
Aurangabad, India
Email: bharatpandit910@gmail.com

Version No.: 4
Contact No. 7499343592

Dear Sir/Madam,

With reference to your loan application dated 24-07-2026, 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 800000 (INR Eight Lakh Only)
Insurance Premium	INR 32000 (INR Thirty Two Thousand Only)
Total Loan Amount	INR 832000 (INR Eight Lakh Thirty Two Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 8194 (INR Eight Thousand One Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No 19, Gut No. 158, Mauje Bidkin, Tq. Paithan, 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:

- Below loans to be closed or EMI less than 12 months to be confirmed PL Rs. 23000 dtd 06-03-2026 PL Rs. 50000 dtd 12-08-2025
- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Plot to be identified and Demarcated
- Repayment to be taken from Salary A/c of Saraswat Bank 7022
- Digilocker aadhar verification for app and co-app to be done
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
10. Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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]
B.R. Pandit

सुवर्ण भारत पंडित

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

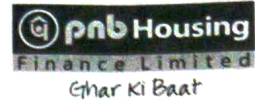
Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

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

CIN: L65922DL1988PLCO33856

CIN: L65922DL1988PLCO33856

FORM A-2



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

At the request of the Bharat R. Pandit ("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 8,32,000/- (Rupees Eight lakh thirty two thousands

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 29/08/2026 and Sanction Letter dated 28/07/2026

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 Huzangabad (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Rahul Mahajan 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 Huzangabad 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 Waktekar and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagors]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. B. R. Pandit 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

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 no 4, 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:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	BHARAT PANDIT	H. No-192 KRUSHNAPUR
2.	SUYARNA PANDIT	BIDKIN, TG PAITHAN
		Aurangabad 431105.

2. Details of the Borrower:

Name: Bharat R. Pandit Address: Aurangabad

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. 19
Municipal No. : Aut No. 158
Khasra No. : Mauje Bidkin
Situated at : Tg. Paithan. Aurangabad
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Plot No-18 South : Plot No-20
East : 9 mtr wide Road West : Open Space

PART II

(List of Title Deeds)

1.	<u>Demand & NO C.</u>
2.	<u>DRAFT</u>
3.	
4.	
5.	

आयकर विभाग
INCOME TAX DEPARTMENT

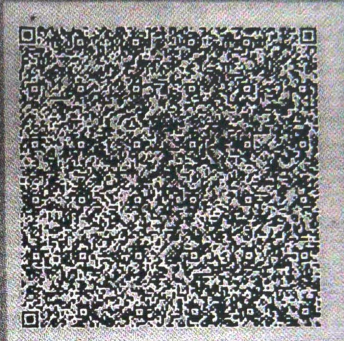


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EWFP3991C



नाम / Name
BHARAT RAMPRASAD PANDIT

पिता का नाम / Father's Name
RAMPRASAD PANDIT

जन्म की तारीख /
Date of Birth
01/01/1985


हस्ताक्षर / Signature

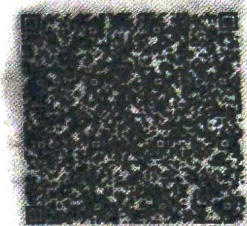
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भारत सरकार
Government of India



भारत रामप्रसाद पंडित
Bharat Ramprasad Pandit
जन्म तारीख/DOB: 01/01/1985
पुरुष/ MALE



4088 5233 3441
VID: 9130 9931 3833 1254

माझे आधार, माझी ओळख

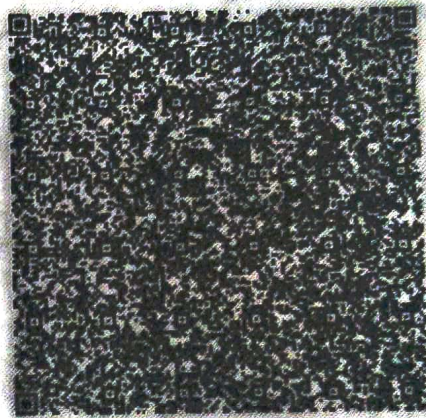
RRP
B.R. Pandit



भारतीय विविक्त ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता:
S/O: रामप्रसाद, दैठन, बीड,
महाराष्ट्र - 431127

Address:
S/O: Ramprasad, Daithan, Beed,
Maharashtra - 431127



QR Code with Photograph

3441

VID: 9130 9931 3833 1254



help@uidai.gov.in

www

www.uidai.gov.in

RR
B.R. Pooja

आयकर विभाग
INCOME TAX DEPARTMENT

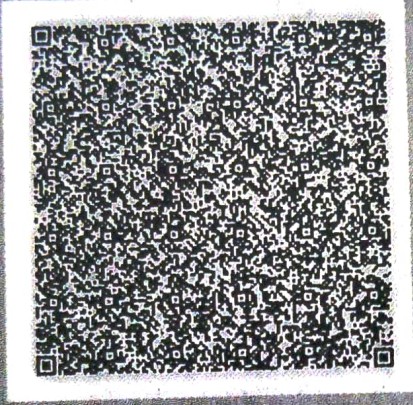


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EYDPP3295P



14012019

नाम / Name
SUVARNA BHARAT PANDIT

पिता का नाम / Father's Name
SANDIPAN BARVE

जन्म की तारीख /
Date of Birth
01/01/1990

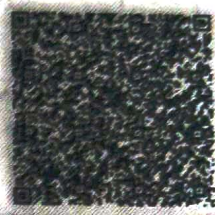
सुवर्णा कृष्ण पंडित
हस्ताक्षर / Signature

सुवर्णा कृष्ण पंडित

 भारत सरकार
Government of India



सुवर्णा भारत पंडित
Suvarna Bharat Pandit
जन्म तारीख/DOB: 01/01/1990
महिला/ FEMALE



7116 5533 4543
VID: 9193 2672 3667 4858

माझे आधार, माझी ओळख

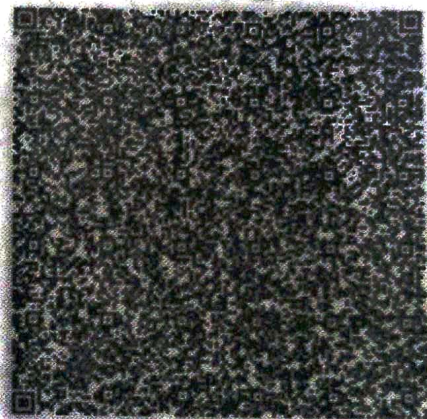
सुवर्णा भारत पंडित



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता:
W/O: भारत, दैठन, बीड,
महाराष्ट्र - 431127

Address:
W/O: Bharat, Daithan, Beed,
Maharashtra - 431127



QR Code with Photograph

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VID : 9193 2672 3667 4858



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To THINK BIGZ INITIATIVE PVT LTD

₹8,460

✓ Completed

29 Aug 2026, 1:20 pm



Central Bank of India
6888



Payment of ₹8,460 completed

Receiver's bank has confirmed
deposit of money to THINK BIGZ
INITIATIVE PVT LTD's bank account

UPI transaction ID

624144151764

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: Mr BHARAT RAMPRASAD PANDIT
(Central Bank of India)

Google Pay • panditbharat476@okicici

Google transaction ID

CICAgLifx8GyCg

