

Branch Office: AURANGABAD
Applicant: VISHNU KASHINATH SONWANE
SONAWANE ANIKET VISHNU

Date: 14-Aug-2026
Ref No.: HOU/ARNG/0826/5197988

Ghar Ki Baat

Guarantor: N/A
Address: HOUSE NO 5-13-36, DR BABASAHEB AMBEDKAR CHOWK, BHIM NAGAR BHAVSINGPURA
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: vishnusonawane579@gmail.com

Version No.: 4
Contact No. 8805871398

Dear Sir/Madam,

With reference to your loan application dated 13-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 135000 (INR One Lakh Thirty Five Thousand Only)
Total Loan Amount	INR 2835000 (INR Twenty Eight Lakh Thirty Five 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% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 27587 (INR Twenty Seven Thousand Five Hundred and Eighty Seven 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	Unit Flat No. H-303, Floor 3rd Floor, Block Building H, Project Shriram Residency, Gut No. 24/3, Near Gloria City,, Bhavsingpura, Tal & Dist - Aurangabad 431001, 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. Work id card to be documented
2. Digilocker aadhar verification for app and co-app to be done
3. Property to be registered in joint name of Applicant and/OR Co-Applicant
4. Repayment to be taken from Salary A/c of BOM 6540
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. 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).

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

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

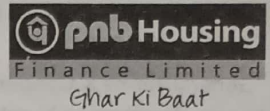
Relationship Manager:

[Signature] Sonawane

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: L65922DL1988PLC033856

FORM A-2



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

At the request of the Vishnu K Sonwane ("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 28,35,000/- (Rupees Twenty Eight Lakh Thirty 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 10/09/2026 and Sanction Letter dated 14/Aug/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 10 day of Sep 2026, 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 for the sake of brevity referred to as "**Mortgagee**") and saw Mr./Ms. Rahul Mahajan Sr 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 28,35,000/- 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. Amal Wakekar and Mr./Mrs. Aruna Kulkarni [authorized representative of the Mortgagees] 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] Sonwane

This Memorandum of Entry shall form an integral part of the Loan Documents and shall be read in conjunction with the General Terms & Conditions ("GTC").

*General Terms & Conditions ("GTC") are registered with the office of Sub-Registrar VII at New Delhi/Delhi, on August 09, 2019 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 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 Sir

Designation: B.B.H

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	<u>Vishnu Sonwane</u>	<u>Unit Flat NO H-303, 3rd Floor, H.</u>
2	<u>Sonwane Aniket</u>	<u>Shriram Residency apt No 24/B</u>
		<u>Near Gloria City Bhausaingpur</u>
		<u>Aurangabad</u>

2. Details of the Borrower:

Name: Vishnu Sonwane

Address: _____

Constitution: _____

3. Date of Disbursement Letter: 10/09/2026

4. Date and Reference number of Sanction Letter: 14/08/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. _____

: Unit Flat NO H-303 H Bldg

Municipal No. _____

: 3rd Floor Shriram Residency

Khasra No. _____

: Apt No 24/B

Situated at _____

: Near Gloria City

Area _____

: Bhausaingpur/sq.yds./sq.mts.; and

Leasehold or freehold _____

: A/BAD

Bounded as under

North: Flat NO H-302

South: 24 Mtr. wide DP Road

East: Drive way

West: Staircase flat NO H-304

PART II

(List of Title Deeds)

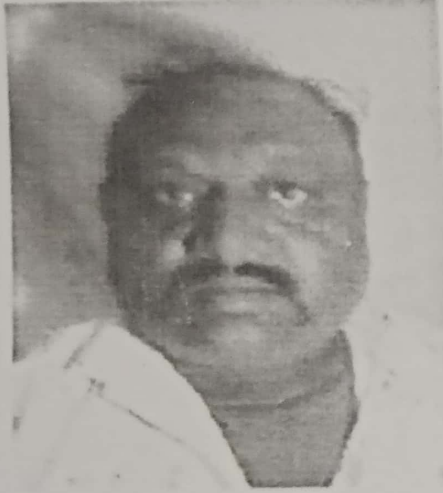
1.	<u>Draft</u>
2.	<u>Demand</u>
3.	<u>Builder noc</u>
4.	<u>Sale Deed</u>
5.	



भारत सरकार
Government of India



Issue Date: 06/11/2011



विष्णू काशिनाथ सोनवणे
Vishnu Kashinath Sonwane
जन्म तारीख/DOB: 01/07/1978
पुरुष/ MALE

[Handwritten signature]

9797 8109 5514

VID : 9156 3874 4405 1342

माझे आधार, सगळी ओळख





भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

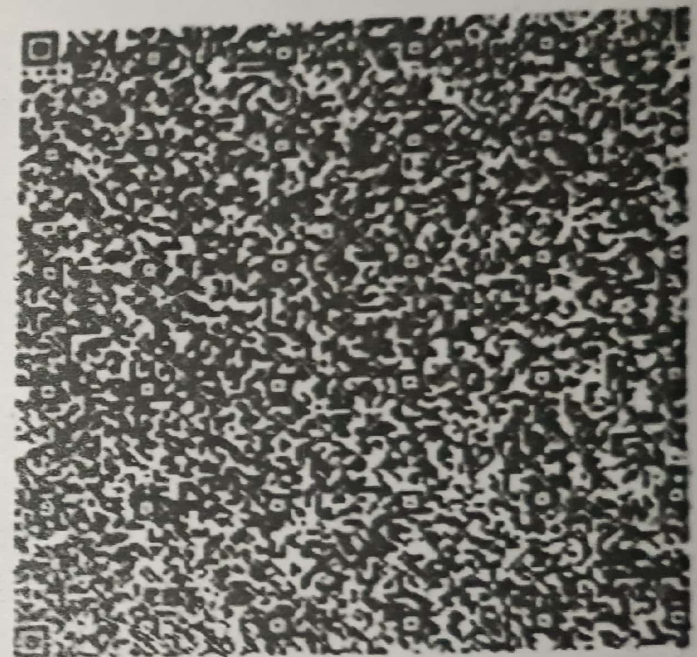


पत्ता:

S/O काशिनाथ सोनवणे, डॉ. बाबासाहेब आंबेडकर चौक,
गल्ली नं. ५,, भीम नगर, भावसींगपुरा, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431001

Address:

S/O Kashinath Sonawane, dr.babasaheb
ambedkar chouk, galli n.5,, bhim nagar,
bhawsingpura, Aurangabad, Aurangabad,
Maharashtra - 431001



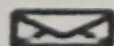
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9797 8109 5514

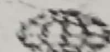
VID : 9156 3874 4408 1342



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आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

VISHNU KASHINATH SONWANE

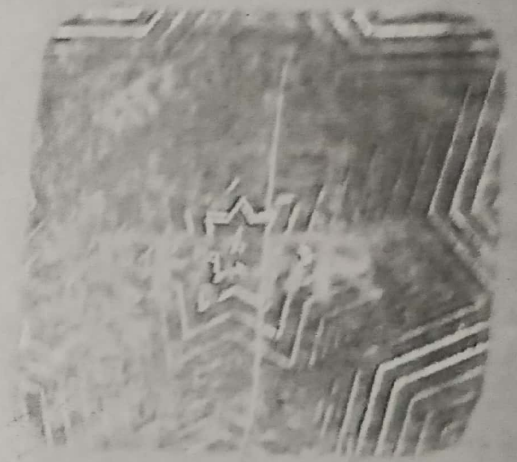
KASHINATH ASRUBA SONWANE

01/07/1978

Permanent Account Number

CEZPS5996E

Signature



26022009



आयकर विभाग
INCOME TAX DEPARTMENT

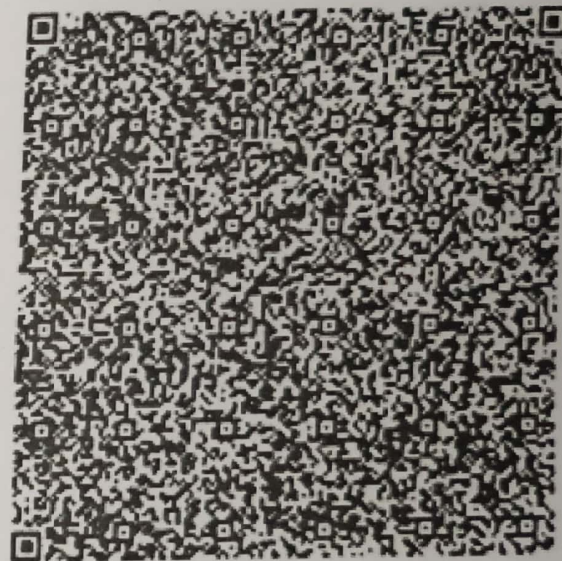


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

QJEPS3636D



नाम / Name

SONAWANE ANIKET VISHNU

पिता का नाम / Father's Name

VISHNU KASHINATH SONAWANE

जन्म की तारीख /

Date of Birth

16/09/2004

Sonawane

Sonawane

हस्ताक्षर / Signature

22112022





भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 2821/10054/03297

To
सोनवणे अनिकेत विष्णू
Sonawane Aniket Vishnu
dhangargalli
Fulambri
Aurangabad Maharashtra - 431111
9284959724

Signature valid

Digitally signed by
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA
Date: 2023.09.16 09:46:37
UTC



आपला आधार नोंदणी क्रमांक / Your Aadhaar No. :

9988 6268 2946

VID : 9183 6119 1694 4274

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Issue Date: 06/05/2014



सोनवणे अनिकेत विष्णू
Sonawane Aniket Vishnu
जन्म तारीख/DOB: 16/09/2004
पुरुष/ MALE

Sonawane

9988 6268 2946

VID : 9183 6119 1694 4274

माझे आधार, माझी ओळख









Transaction Successful

03:24 PM on 09 Sep 2026

Paid to



THINK BIGZ INITIATIVE ₹24,480
PVT LTD

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2609091524186673122413

Debited from



XXXXXXXX6540

₹24,480

UTR: 130189823751

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