

Branch Office: AURANGABAD
Applicant: SHREYASH SURYAKANT JADHAV
MANGAL SURYAKANT JADHAV

Date: 18-Aug-2026
Ref No.: HOU/ARNG/0826/5200814

Ghar Ki Baat

Guarantor: N/A
Address: PLOT NO 19, GUT NO 42, NEAR JAISWAL SCHOOL, GARKHEDA, SWAMI SAMARTH NAGAR,
AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: jadhavshreyas375@gmail.com
Version No.: 4
Contact No. 9923986621

Dear Sir/Madam,

With reference to your loan application dated 17-08-2026, 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 630000 (INR Six Lakh Thirty Thousand Only)
Insurance Premium	INR 18900 (INR Eighteen Thousand Nine Hundred Only)
Total Loan Amount	INR 648900 (INR Six Lakh Forty Eight Thousand Nine Hundred 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 6390 (INR Six Thousand Three Hundred Ninety 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 1/308, Gut No 308, Zambad Estate NX, South Republic, Mauje Satara, 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:

- 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 HDFC Bank A/c no 1757
- Property to be registered in joint name of Applicant and/OR Co-Applicant
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.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.

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: Deepak Arvind Waghmare
Landline No: 1800 120 8800

Shreyas श्री मंगली जाधव

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

Branch Office: AURANGABAD
Applicant: SHREYASH SURYAKANT JADHAV
MANGAL SURYAKANT JADHAV

Date:
Ref No.: NHL/ARNG/0826/5208268

Guarantor: N/A
Address: PLOT NO 19, GUT NO 42, NEAR JAISWAL SCHOOL, GARKHEDA , SWAMI SAMARTH NAGAR,
AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: jadhavshreyas375@gmail.com
Version No.:
Contact No. 9923986621

Dear Sir/Madam,

With reference to your loan application dated 26-08-2026, 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	Non Housing Loan, Personal use
2.	Loan Amount	INR 563000 (INR Five Lakh Sixty Three Thousand Only)
	Insurance Premium	INR 0 (INR)
	Total Loan Amount	INR 563000 (INR Five Lakh Sixty Three 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 5879 (INR Five Thousand Eight Hundred and Seventy Nine Only)
8.	Processing fees receivable:	INR 0.00 (INR Zero only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Plot No 1/308, Gut No 308, Zambad Estate NX, South Republic, Mauje Satara, 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. Repayment to be taken from Salary A/c of HDFC Bank A/c no 1757
2. Plot to be identified and Demarcated
3. Digilocker aadhar verification for app and co-app to be done
4. All the applicant and co-applicant to the original loan to come on loan structure.
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. Acknowledged Key Facts Statement to be taken.
7. End use declaration from the applicants to be held on record
8. End Use letter to be documented from 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).

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

Customer Service Manager: Deepak Arvind Waghmare
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, E-1, E-2 & E-3, 4th Floor, Aurangabad Business Centre, Adalat Road,

FORM A-2

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



At the request of the Shreyash. S. Jadhav ("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 12,28,790/- (Rupees Twelve lakh, Twenty eight thousand seven hundred ninety 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 _____ and Sanction Letter dated _____.

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 Alwangsabad (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 Alwangsabad 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. Asmita Kukarni [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. _____] 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

construction or deviation from the sanctions of Municipality/Municipal Corporation/other authorities, the Borrower shall indemnify, keep indemnified and hold harmless PNBHFL at Borrower's cost.

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

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance of GTC which is registered at 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 office of Sub-Registrar V A, Haus Khaz at New Delhi, on May 03, 2019 having Registration Number 867 in Book No. 4, Vol. No. 463 on Page Number 98 to 151 and also at the office of 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)	Shreyash. S. Jadhav	Plot No-19, Ghat No-42 Near
2)	Mangal. S. Jadhav	Jaishree School, Ghatkheda,
		Aurangabad.

2. Details of the Borrower:

Name: Shreyash. S. Jadhav **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-1/308, Ghat No-308,
Municipal No. : Zamindar Estate Nr South,
Khasra No. : Republic, Nagar-satara,
Situated at : Aurangabad,
Area : sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under

North : Plot No-1/307
East : Plot No-1/315

South : Plot No-1/309;
West : G: 00mtr Road.

PART II

(List of Title Deeds)

1.	NOC
2.	Demand
3.	Proof.
4.	
5.	

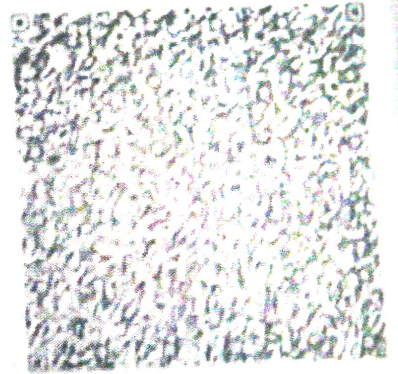
आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BVCPJ4379P



नाम / Name

SHREYASH SURYAKANT JADHAV

पिता का नाम / Father's Name

SURYAKANT GOPALRAO JADHAV

जन्म की तारीख /

Date of Birth

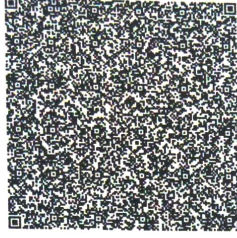
22/03/2000


हस्ताक्षर / Signature

12052022



Signature Not Verified
Digitally signed by AS Unique
Identification Authority of India
06
Date: 2026.06.01 17:23:23
IST



आपला आधार क्रमांक / Your Aadhaar No. :

5165 1806 0987

VID : 9119 0336 9596 9301

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 22/06/2013



श्रेयश सूर्यकांत जाधव
Shreyash Suryakant Jadhav
जन्म तारीख/DOB: 22/03/2000
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाईन प्रमाणीकरण किंवा QR कोडचे
स्कॅनिंग/ ऑफलाईन XML)

**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).**

5165 1806 0987

माझे आधार, माझी ओळख

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.

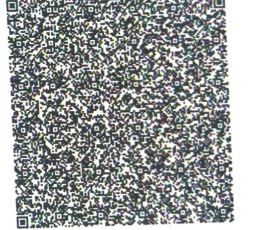


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
प्लॉट नं 19, गुट नं 42, निअर जैसवाल स्कूल, छत्रपती संभाजी
नगर, छत्रपती संभाजी नगर, छत्रपती संभाजीनगर,
महाराष्ट्र - 431001
Address:
Plot NO 19, Gut No 42, Near Jaiswal School,
Chatrapati Sambhaji Nagar, PO: Chatrapati Sambhaji
Nagar, DIST: Chhatrapati Sambhajanagar,
Maharashtra - 431001

Details as on: 01/09/2026



5165 1806 0987

VID : 9119 0336 9596 9301

1947

help@uidai.gov.in

www.uidai.gov.in

Shreyash

आयकर विभाग

INCOME TAX DEPARTMENT

MANGAL SURYAKANT JADHAV

MANIKRAO DATTATRAY MOHITE

21/07/1978

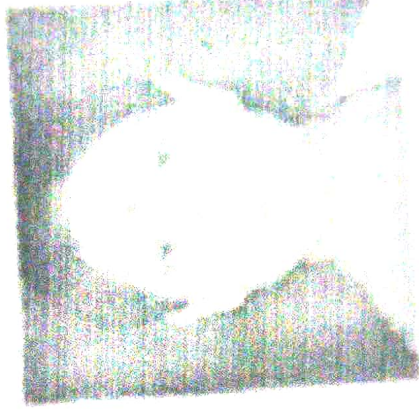
Permanent Account Number

AQRPJ3037D

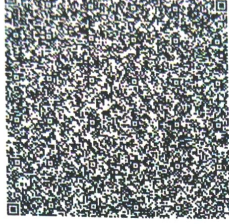
श्री. मंगल जाधव श्री मंगल मोहिते

Signature

भारत सरकार
GOVT. OF INDIA



Signature Not Verified
Digitally signed by Unique
Identification Authority of India
06
Date: 2026.08.01 17:24:18
IST



आपला आधार क्रमांक / Your Aadhaar No. :

4511 6593 4612

VID : 9103 6455 7999 9369

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 12/04/2012



मंगल सूर्यकांत जाधव
Mangal Suryakant Jadhav
जन्म तारीख/DOB: 01/01/1976
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे
स्कॅनिंग/ ऑफलाइन XML)
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).

4511 6593 4612

माझे आधार, माझी ओळख

श्री मंगल जाधव

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.



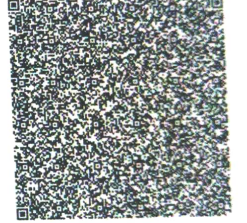
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 01/09/2026

पत्ता:
C/O श्रेयश सूर्यकांत जाधव, प्लॉट नं 19, गुट नं 42, निअर
जैसवाल स्कूल, छत्रपती संभाजी नगर, छत्रपती संभाजी नगर,
महाराष्ट्र - 431001

Address:
C/O Shreyash Suryakant Jadhav, Plot NO 19, Gut No
42, Near Jaiswal School, Chatrapati Sambhaji Nagar,
PO: Chatrapati Sambhaji Nagar, DIST: Chhatrapati
Sambhajanagar,
Maharashtra - 431001



4511 6593 4612

VID : 9103 6455 7999 9369

1947

help@uidai.gov.in

www.uidai.gov.in



Transaction Successful

05:56 PM on 01 Sep 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹11,640

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Shreyash Jadhav

PhonePe Transaction ID

T2609011756286693318178

Debited from



XXXXXXXXXXXXX9400

₹11,640

UTR: 270491000361

Powered by





