

Branch Office: AURANGABAD
Applicant: Mr. Vishnu Mansiram Mogal
Mr. Varsha Vishnu Mogal

Date: 13-FEB-26
Ref No.: HOU/ARNG/0226/1482978

Address: Gut No 11 Plot 26 A, Ram Nagar Wadgaon Kolhati Bajaj Nagar, MIDC Waluj Aurangabad, Mahadeo
mandir, Aurangabad, MAHARASHTRA-431136, India
Email: MOGALVISHNU9@GMAIL.COM

Version No.: 2

Contact No. 8390789280

Dear Sir/Madam,

With reference to your loan application dated 06-02-2026, 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 10,00,000.00 (INR Ten Lakhs only)
	Insurance Premium	INR 50,000.00 (INR Fifty Thousand only)
	Total Loan Amount	INR 10,50,000.00 (INR Ten Lakhs Fifty 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% - 3.15% = 10.00% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 11,284.00 (INR Eleven Thousand Two Hundred Eighty-Four only)
8.	Processing fees receivable:	INR 8,260.00 (INR Eight Thousand Two Hundred Sixty only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Plot No.1, Gut No. 271, Shri Sai Nagar, Mauje Waluj, Tq.Gangapur, Aurangabad, Aurangabad, Maharashtra, India-431001
11.	Pre-payment Charges	As mentioned in MITC duly updated on the website
12.	Overdue Charges	24% p.a. for delayed payment

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

SPECIAL CONDITIONS:

1. The offer is subject to satisfactory legal and technical clearance of the property.
1. Repayment to be taken from Salary A/c of CA facility with Deogiri Nagari Sahakari Bank Ltd a/c no 2765
1. Plot to be identified and Demarcated
1. Property to be registered in joint name of Applicant and/OR Co-Aplicant

1. LTV to be restricted as per PNBHFL policy norms
- S.T. Legal and technical clearance of the property.

1. Digilocker aadhar verification for app and co-app to be done

2. An affidavit-cum-undertaking that built up house has been/ will be constructed as per the sanctioned plan should be obtained from the customer
3. 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.
4. OCR clearance (if applicable) to be taken before disbursement.
6. Application Form and KYCs to be signed by co-applicant.
11. Acknowledged Key Facts Statement to be taken.
13. Autogenerated-Identity & Address proof of the seller of the property required

V.M. Mogal

Varsha

FORM A-2



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

At the request of the Vishnu M. Mogal ("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 10,50,000 (Rupees Ten lakh Fifty thousand only). 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 13/02/26.

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 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 Aurangabad 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 Wakkar and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagees]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

V.M. Mogal

VaSha

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:

Designation:

V.M. Mogal

VasSha

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	Vishnu. M. Mogal.	Plot No-11, Plot No-26 A. Ram Nagar Wazirpur Kirti Kati. Bazar Wazir midc. Colony. Aurangabad

2. Details of the Borrower:

Name: Vishu - M. Mogal

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-01, Plot No-271,
Municipal No. : Shri Sai Nagar.
Khasra No. : mauje wazir.
Situated at : TG - Ghazipur Dist - Azad.
Area : 1652 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under
North : Road South : Plot No-15.
East : Land West : Plot No-02.

PART II

(List of Title Deeds)

1.	Builder NOC
2.	Demand
3.	PCR Receipt.
4.	Draft.
5.	



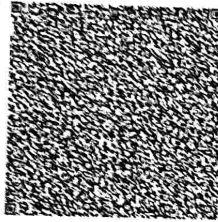
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0648/04128/96257

To
विष्णु मन्सीराम मोगल
Vishnu Mansiram Mogal
Gut no.11 Plot 26A,
ram nagar,
VTC: Wadgaon Kolhati,
PO: Bajaj Nagar Mide Waluj,
Sub District: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431136,
Mobile: 8390789280

Signature Not Verified
Digitally signed by Vishnu Mansiram Mogal
DN: cn=Vishnu Mansiram Mogal, o=Unique
Identification Authority of India, email=V.M.Mogal@uidai.gov.in, c=IN, 2.5.4.3=8390789280



आपका आधार क्रमांक / Your Aadhaar No. :

4207

VID : 9194 5483 9141 0595

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 02/10/2013



विष्णु मन्सीराम मोगल
Vishnu Mansiram Mogal
जन्म तिथि/DOB: 02/06/1989
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन (वस्तुपरत 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).

4207

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 पर 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.

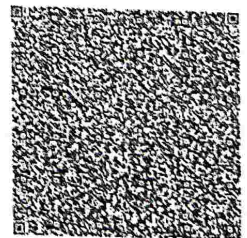


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
गट नं.11 प्लॉट 26ए, राम नगर, वडगाव कोल्हाटी, बजाज नगर
एमआपडीसी वालुज, औरंगाबाद,
महाराष्ट्र - 431136

Address:
Gut no.11 Plot 26A, ram nagar, Wadgaon Kolhati,
PO: Bajaj Nagar Mide Waluj, DIST: Aurangabad,
Maharashtra - 431136



4207

VID : 9194 5483 9141 0595

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V.M.Mogal

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

VISHNU MANSIRAM MOGAL

MANSIRAM KISANRAO MOGAL

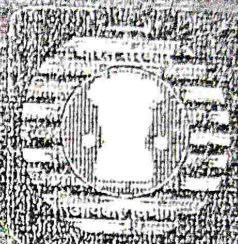
02/06/1989

Permanent Account Number

CKWPM6655F

V.M. Mogal

Signature



V.M. Mogal

PNBHFL.

Truth

Flavor

Colors

Pvc.

Lea.

07 FEB 2026

Signature

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EIZPM2266R

नाम / Name

VARSHA VISHNU MOGAL

पिता का नाम / Father's Name

ARJUN SHINDE

जन्म की तारीख / Date of Birth

01/01/1991

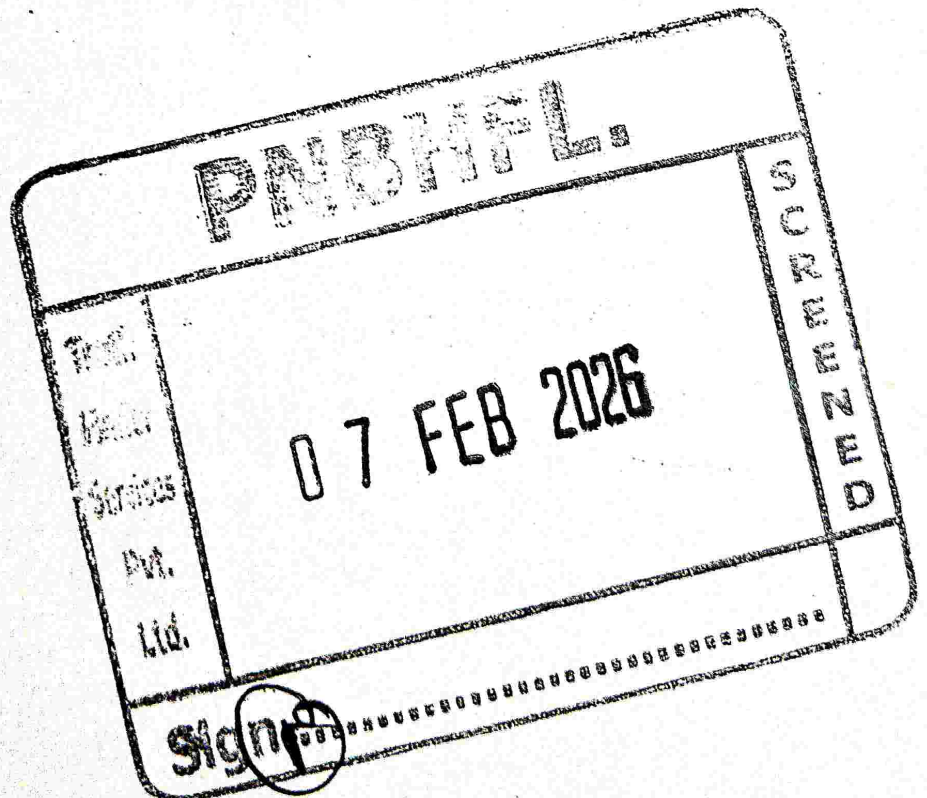
Varsha

हस्ताक्षर / Signature



09012018

Varsha





भारत सरकार
GOVERNMENT OF INDIA



वर्षा विष्णू मोगल
Varsha Vishnu Mogal
जन्म तारीख/DOB: 01/01/1991
महिला/ FEMALE
Mobile No: 8390789280
9028
VID : 9143 1871 5819 4770

आधार - आम आदमी का अधिकार

Varsha



भारतीय विधिक प्राधिकरण
National Identification Authority of India

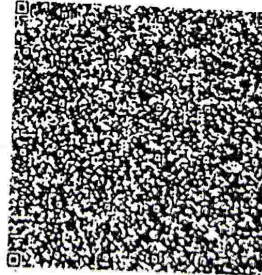


पता:

मार्फत: विष्णू मोगल, गुट नं 11, प्लॉट नं 26ए राम नगर,
वडगाव कोल्हाटी, औरंगाबाद,
महाराष्ट्र - 431136

Address :

C/O: Vishnu Mogal, gut no 11, plot no
26A ram nagar, Wadgaon Kolhati,
Aurangabad,
Maharashtra - 431136



9028
VID : 9143 1871 5819 4770



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Transaction Successful

12:15 pm on 26 Feb 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹10,200

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Vishnu mogal Noi payment

Transaction ID

T2602261215415688069529

Debited from



XXXXXX1778

₹10,200

UTR: 285175910709

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