

Branch Office: AURANGABAD
Applicant: Mr. Digambar R Dhande
Mrs. Yogita Digambar Dhande

Date: 28-MAY-26
Ref No.: HOU/ARNG/0326/1492125

Version No.: 4

Address: GUT NO 11 PLOT NO 07 GURUKRUPA NAGAR, SATARA PARISAR AURANGABAD, Aurangabad, MAHARASHTRA-431001, India
Email: digambardhande87@gmail.com
Contact No. 9922866317

Dear Sir/Madam,

With reference to your loan application dated 02-03-2026, 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 19,70,000.00 (INR Nineteen Lakhs Seventy Thousand only)
	Insurance Premium	INR 98,500.00 (INR Ninety-Eight Thousand Five Hundred only)
	Total Loan Amount	INR 20,68,500.00 (INR Twenty Lakhs Sixty-Eight Thousand Five 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% -4.15% = 9.00% per annum as on the date of execution of the loan agreement
7.	Equated Monthly Instalment ("EMI") *	INR 20,981.00 (INR Twenty Thousand Nine Hundred Eighty-One only)
8.	Processing fees receivable:	INR 19,706.00 (INR Nineteen Thousand Seven Hundred Six only)
9.	Sanction letter validity	90 days, from the date of this letter
10.	Security	Plot No. 29, Gut No. 21, New Ravinagar Part-2, New Ravinagar sah gruhanirman sanstha maryadit, Mauje Satara, 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:

- The offer is subject to satisfactory legal and technical clearance of the property.
- Digilocker aadhar verification for app and co-app to be done

- Guarantor loan Rs. 80K dtd 17-08-2024 and Rs. 1.38 lacs dtd 10-10-2024, SOA to be documented
- Plot to be identified and Demarcated
- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Repayment from Applicant Salary A/c SBI A/c no 2579
- Subject to Legal & Technical Clearance.
- LTV to be restricted as per PNBHFL policy norms.

- An affidavit-cum-undertaking that built up house has been/ will be constructed as per the sanctioned plan should be obtained from the customer

- Autogenerated-Identity & Address proof of the seller of the property required
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.

Digambar Dhande

योगिता धांडे

FORM A-2



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

At the request of the Digambar Ohande ("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 20,68,500 (Rupees Twenty Lakhs Sixty Eight Thousand Five Hundred 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 30/05/2026 and Sanction Letter dated 28/05/2026

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 Aurangabad (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. Amol Walkekar 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. _____ 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

Ohande योगिता दांडे

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: B.m. Rahul Mahalan sir

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Digambar Dhande	Plot No. 29 Aet No. 21 New Ravinagar
②	Yogita Dhande	Part - 2 New Ravinagar Sah Gruhanirman
		Sangstha Maryadit mause satara
		Aurangabad.

2. Details of the Borrower:

Name: Digambar Dhande Address:

Constitution:

3. Date of Disbursement Letter: 30/05/2026

4. Date and Reference number of Sanction Letter: 28/05/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No. 29 Aet No. 21
Municipal No. : New Ravinagar Part.
Khasra No. : - 2 New Ravinagar Sah
Situated at : Gruhanirman Sangstha
Area : Maryadit. sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : mause satara Aurangabad
Bounded as under
North : Plot No. 27 South : Road
East : Disha Dewaini Sankul West : Plot No. 28

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

Dhande

योगिता धाने



भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0000/00450/74892

To
दिगंबर रामनाथ धांडे
Digambar Ramnath Dhande
Ramnath Dhande,
Plot No.3,Gut No.11, Gurukrupa Nagar,
Sudhakar Nagar Road, Aurangabad,
VTC: Aurangabad,
PO: Aurangabad (mh),
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001,
Mobile: 9922866317



Signature Not Verified
Digitally signed by Unique
Identification Authority of India
05
Date: 2024.09.27 10:54:49
GMT+05:30

आपका आधार क्रमांक / Your Aadhaar No. :

5403 6092 1055

VID : 9136 2046 3851 5084

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 13/12/2016



दिगंबर रामनाथ धांडे
Digambar Ramnath Dhande
जन्म तिथि/DOB: 14/04/1985
पुरुष/ MALE

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

5403 6092 1055

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 यूआईडीआई 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.

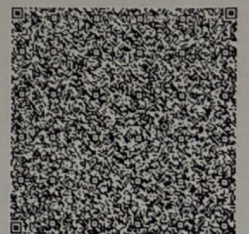


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
रामनाथ धांडे, प्लॉट नं.3, गुट नं.11, गुरुकृपा नगर, सुधाकर
नगर रोड, औरंगाबाद, औरंगाबाद (महाराष्ट्र),
महाराष्ट्र - 431001

Address:
Ramnath Dhande, Plot No.3,Gut No.11,
Gurukrupa Nagar, Sudhakar Nagar Road,
Aurangabad, Aurangabad, PO: Aurangabad
(mh), DIST: Aurangabad,
Maharashtra - 431001



5403 6092 1055

VID : 9136 2046 3851 5084

1947 | help@uidai.gov.in | www.uidai.gov.in

Dhande

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

DIGAMBAR R DHANDE

RAMNATH DADABHAU DHANDE

14/04/1985

Permanent Account Number

BZCPD4187K

Signature



15032014

Digambar



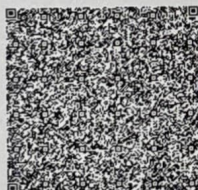
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0013/71008/12233

To
योगिता डिगंबर धांडे
Yogita Digambar Dhande
W/O: Digambar Dhande,
flat no 41 gat no 103,
pruthvi nagar,
satara parsir aurangabad,
VTC: Aurangabad,
PO: Aurangabad (mh),
Sub District: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 9356479056

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
DN: cn=2026.06.20 15:19:50
IST



आपका आधार क्रमांक / Your Aadhaar No. :

2510 9511 2640

VID : 9124 2509 8338 1268

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 29/08/2015



योगिता डिगंबर धांडे
Yogita Digambar Dhande
जन्म तिथि/DOB: 19/08/1992
महिला/ FEMALE

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

2510 9511 2640

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 करना 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



Details as on: 29/08/2026

पता:
पतीचे नांव: डिगंबर धांडे, फ्लॅट नं 41 गट नं 103, पृथ्वी नगर,
सातारा पर्सिर औरंगाबाद, औरंगाबाद, औरंगाबाद एमएच,
महाराष्ट्र - 431001

Address:
W/O: Digambar Dhande, flat no 41 gat no 103,
pruthvi nagar, satara parsir aurangabad, Aurangabad,
PO: Aurangabad (mh), DIST: Aurangabad,
Maharashtra - 431001



2510 9511 2640

VID : 9124 2509 8338 1268

© 1947

help@uidai.gov.in

www.uidai.gov.in

Signature

योगिता धांडे

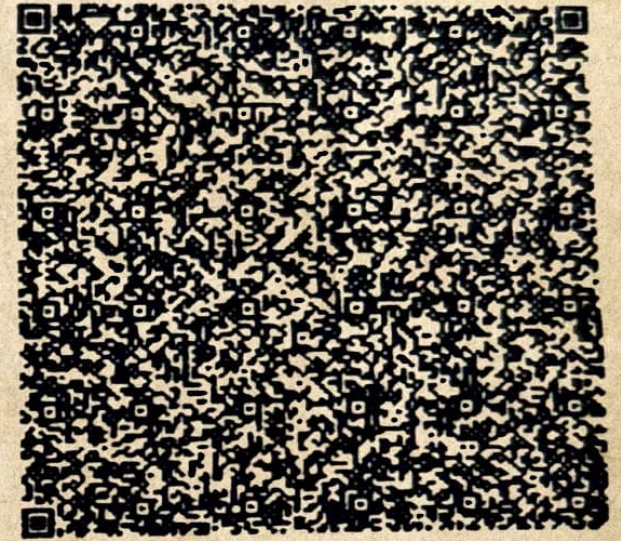
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
EZLPD9638F



नाम / Name
YOGITA DIGAMBAR DHANDE

पिता का नाम / Father's Name
DATATRAY KALE

जन्म की तारीख /
Date of Birth
19/08/1992

योगिता धान्दे
हस्ताक्षर / Signature

19102018







Transaction Successful

05:37 PM on 30 May 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹18,348

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2605301737463653023122

Debited from



XXXXXX2579

₹18,348

UTR: 421200721365

Powered by

