

Branch Office: AURANGABAD
Applicant: AMIT SHIVKUMAR CHILWAR
DIKSHA AMIT CHILWAR

Date: 26-Aug-2026
Ref No.: HOU/ARNG/0826/5207249

Guarantor: N/A
Address: FLAT NO DA-05, ORCHID HOME RESIDENCY DAULATABAD ROAD, PADEGAON CHHATRAPATI
SAMBHAJINAGAR, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: amit.amitchilwar220@gmail.com

Version No.: 4
Contact No. 7875435734

Dear Sir/Madam,

With reference to your loan application dated 25-08-2026, 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 2495000 (INR Twenty Four Lakh Ninety Five Thousand Only)
Insurance Premium	INR 74850 (INR Seventy Four Thousand Eight Hundred Fifty Only)
Total Loan Amount	INR 2569850 (INR Twenty Five Lakh Sixty Nine Thousand Eight Hundred Fifty Only)
3. Repayment Term	360 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 19397 (INR Nineteen Thousand Three Hundred and Ninety Seven Only)
8. Processing fees receivable:	INR 10620.00 (INR Ten Thousand Six Hundred Twenty Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No. D-502, Floor 5th Floor, Block Building D, Project Shriram Residency, Gut No. 24 (Part), Near Gloria City,, Bhavsingpura, Tal & Dist – Aurangabad 431001, 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. Property to be registered in joint name of Applicant and/OR Co-Applicant
2. Work id card to be documented
3. Repayment to be taken from Salary A/c of SBI a/c no 3047
4. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
5. Digilocker aadhar verification for app and co-app to be done
6. Work id card to be documented
7. Digilocker aadhar verification for app and co-app to be done
8. Property to be registered in joint name of Applicant and/OR Co-Applicant
9. Repayment to be taken from Salary A/c of SBI a/c no 3047
10. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
11. Acknowledged Key Facts Statement to be taken.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. 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.





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

At the request of the Amit Shivkumar Chitwara ("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 2569850/- (Rupees Twenty Five Lakh Sixty Nine Thousand Eight Hundred Fifty 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 02/04/2026 and Sanction Letter dated 26/04/2026.

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 02 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 of the (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Pankaj Mahajan 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 Wadkekar 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

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").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the 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/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: Mr. Pankul Mahajan

Designation: BBH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Amit Shivkumar Chilwale	Unit Flat No D-502 FLOOR 5th Floor
②	Diksha Amit Chilwale	Block Building D Project Shreeam
		Residency Gat No 24 (Post) Neer
		Gloria City Bausingpur talabast. Ambd

2. Details of the Borrower:

Name: Amit Shivkumar Chilwale Address: Flat No DA-06 orchid Home

Constitution: Residency Daulatabad Pad Padegon

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Unit Flat No - D-502
Municipal No. : FLOOR 5th Floor
Khasra No. : Block Building D
Situated at : Project Shreeam
Area : sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under

North : Flat No. D-503

South : Building - C Type & Flat No - 5

East : Driveway

West : Lift / duct & Flat No. D-501

PART II

(List of Title Deeds)

1.	Sale Deed
2.	Demand Letter
3.	Builder NOC
4.	Cf NOC
5.	



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

CHILWAR AMIT SHIVKUMAR

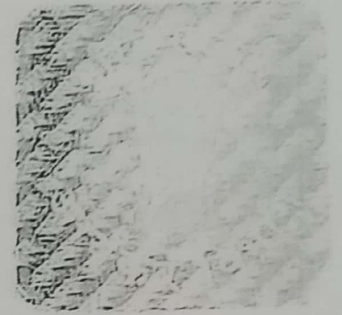
SHIVKUMAR GANGADHAR CHILWAR

14/11/1990

Permanent Account Number

BDRPC2888K

Signature



10042015

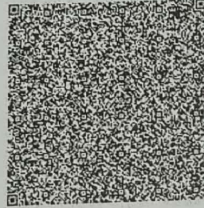


भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक/ Enrolment No.: 1007/20635/03738

To
अमित शिवकुमार चिलवार
Amit Shivkumar Chilwar,
S/O Shivkumar Chilwar,
PLOT NO-1160 GAWALI PURA CHAVANI,
VTC: Aurangabad,
PO: Aurangabad (MH),
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 7875435734



आपला आधार क्रमांक / Your Aadhaar No. :

7840 7221 2797

VID : 9184 3807 1888 2643

माझे आधार, माझी ओळख



भारत सरकार
Government of India



अमित शिवकुमार चिलवार
Amit Shivkumar Chilwar
जन्म तारीख/DOB: 14/11/1990
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).

7840 7221 2797

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- हा आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाईन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कामदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- 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 ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
S/O शिवकुमार चिलवार, प्लॉट नो-११६० गवलीपुरा चावणी,
औरंगाबाद, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431001

Address:
S/O Shivkumar Chilwar, PLOT NO-1160 GAWALI
PURA CHAVANI, Aurangabad, PO: Aurangabad
(MH), DIST: Aurangabad,
Maharashtra - 431001

Details as on: 12/06/2016



7840 7221 2797

VID : 9184 3807 1888 2643

1947

help@uidai.gov.in

www.uidai.gov.in

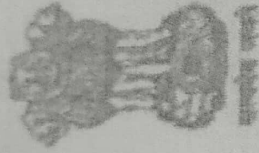
Signature



Scanned with OKEN Scanner

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

BIDPT1651G

617

150572086

नाम / Name

DIKSHA DEVIDAS TELANG

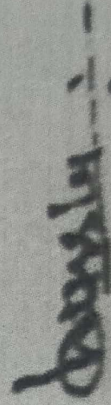
पिता का नाम / Father's Name

DEVIDAS BALHATH TELANG

जन्म की तारीख / Date of Birth

27/07/1996




हस्ताक्षर / Signature

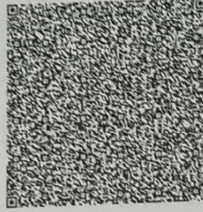


भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक / Enrolment No.: 0659/60776/07655

To
दीक्षा अमित चिलवार
Diksha Amit Chilwar
Flat No. 7, Dattas Home Residensi,
Kalpataru Nagar,
Near Sai Baba Mandir,
Nashik,
VTC: Nashik,
PO: Dwarka Corner,
Sub District: Nashik,
District: Nashik,
State: Maharashtra,
PIN Code: 422011,
Mobile: 9284187043



आपला आधार क्रमांक / Your Aadhaar No. :

3635 6752 2068
VID : 9169 3602 5984 6025

माझे आधार, माझी ओळख



Aadhaar no. issued: 10/04/2012



दीक्षा अमित चिलवार
Diksha Amit Chilwar
जन्म तारीख/DOB: 27/07/1996
महिला / FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा 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).

3635 6752 2068

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

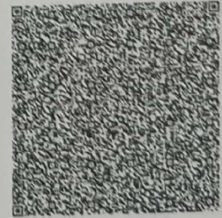
- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाईन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- 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 ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
फ्लॅट नं. 7, दत्तास होम रेसिडेंसी, कल्पतारु नगर, साई बाबा
मंदिर जवळ, नाशिक, दारुका कॉर्नर, नाशिक,
महाराष्ट्र - 422011
Address:
Flat No. 7, Dattas Home Residensi, Kalpataru
Nagar, Near Sai Baba Mandir, Nashik,
Nashik, PO: Dwarka Corner, DIST: Nashik,
Maharashtra - 422011



3635 6752 2068

VID : 9169 3602 5984 6025

1947

help@uidai.gov.in

www.uidai.gov.in



Scanned with OKEN Scanner







To THINK BIGZ INITIATIVE PVT LTD

₹22,359

NOI PAYMENT

✓ Completed

1 Sept 2026, 8:28 pm



State Bank of India 3047



Payment of ₹22,359 completed

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

UPI transaction ID

624418393204

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: AMIT SHIVKUMAR CHILWAR (State
Bank of India)

Google Pay • amit.amitchilwar220@oksbi

Google transaction ID

CICAgPjA1riaAQ



Scanned with OKEN Scanner