

Branch Office: AURANGABAD
Applicant: VAIBHAV GAJANAN JEUGHALE
MAYURI SANJAY KALE
BHAGWAT GAJANAN JEUGHALE

Date: 29-Jul-2026
Ref No.: HOU/ARNG/0726/5164034

Guarantor: N/A
Address: ROOM NO. A-106, SHREE GANESH ARCADE, NEAR CHANGO PARK, GOTHAVALI VILLAGE, POST-GHANSOLI, DISTRICT-THANE, THANE, THANE, Thane, MAHARASHTRA, 400701, India
Email: vaibhavlgi@gmail.com
Version No.: 5
Contact No. 7218472483

Dear Sir/Madam,

With reference to your loan application dated 15-07-2026, 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 1740000 (INR Seventeen Lakh Forty Thousand Only)
Insurance Premium	INR 60900 (INR Sixty Thousand Nine Hundred Only)
Total Loan Amount	INR 1800900 (INR Eighteen Lakh 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17524 (INR Seventeen Thousand Five Hundred and Twenty Four Only)
8. Processing fees receivable:	INR 19353.18 (INR Nineteen Thousand Three Hundred and Fifty Three Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 312, Bhanudas Nagar Phase IV, Part of Gut No. 343 (now Gut No. 343/1), Village Waluj (BK), Tal. Gangapur, 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. Subject to clearance of Processing Fees.
2. Plot to be identified and Demarcated
3. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Digilocker aadhar verification for app and co-app to be done
6. Repayment to be taken from Salary A/c of SBI 1688
7. OCR clearance (if applicable) to be taken before disbursement.
8. Acknowledged Key Facts Statement to be taken.
9. 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.
10. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).





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

At the request of the Vaibhav Gajanan Jeyghale ("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 1800900 (Rupees Hundred only Eighteen Lakh Nine 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 25 day of Aug 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. Rahil Mahajan sir 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 Wakekar and Mr./Mrs. Asmita Kulbari [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 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 to 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: Rahul mahajan sir

Designation: R.B.H

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	Vaibhav Jeughale	Plot No 312 Bhanudas Nagar
2	Mahesh Kute	Phase IV, part of Gut No 343 (now 4084)
3	Bhagwat G. Jeughale	Wadga BK Gungapur

2. Details of the Borrower:

Name: Vaibhav Jeughale Address: Plot NO 312, Bhanudas Nagar
Phase IV, part Gut NO 343 343/1
 Constitution: Village - Wadga Gungapur

3. Date of Disbursement Letter: 25/08/2025

4. Date and Reference number of Sanction Letter: 24 Jul 2025 A. B. Kute

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot NO 312
 Municipal No. : Bhanudas Nagar
 Khasra No. : Phase IV part Gut NO
 Situated at : 343 or 342/1
 Area : Wadga sq.ft./sq.yds./sq.mts.; and
 Leasehold or freehold : Gungapur
 Bounded as under

North : 12 mtr wide road. South : Plot no 313
 East : 6 mtr wide Road West : Plot NO 311

PART II (List of Title Deeds)

1.	<u>draft</u>
2.	<u>NOE</u>
3.	
4.	
5.	





भारत सरकार

Government of India



वैभव गजानन जेऊघाले

Vaibhav Gajanan Jeughale

जन्म तारीख / DOB : 08/10/1997

पुरुष / Male



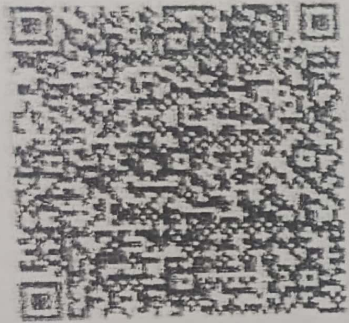
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आधार - सामान्य माणसाचा अधिकार



आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BPSPJ6817C

नाम/ Name

VAIBHAV GAJANAN JEUGHALE

पिता का नाम/ Father's Name

GAJANAN ACHUTRAO JEUGHALE

जन्म की तारीख/ Date of Birth

08/10/1997

हस्ताक्षर/ Signature



01022018





To THINK BIGZ INITIATIVE PVT LTD

₹16,208

✓ Completed

25 Aug 2026, 12:31pm



State Bank of India 1688



Payment of ₹16,208 completed

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

UPI transaction ID

623779853827

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: VAIBHAV GAJANAN JEUGHALE (State
Bank of India)

Google Pay • vaibhavjs1997-1@oksbi

Google transaction ID

CICAgLj744jxYA



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