

Branch Office: AURANGABAD
Applicant: RAMDAS SHRIRAM TAYDE
MANISHA BABURAO SHINDE

Date: 07-May-2026
Ref No.: HOU/ARNG/0526/5086274

Guarantor: N/A
Address: QUARTERS NO 2 GOVT BOYS HOSTEL, BAHADURPURA N 8 CIDCO AURANGABAD, AURANGABAD,
Aurangabad, MAHARASHTRA, 431001, India
Email: ramdastayde@gmail.com

Version No.: 3
Contact No. 9823910714

Dear Sir/Madam,

With reference to your loan application dated 04-05-2026, 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 1100000 (INR Eleven Lakh Only)
Insurance Premium	INR 38500 (INR Thirty Eight Thousand Five Hundred Only)
Total Loan Amount	INR 1138500 (INR Eleven Lakh Thirty 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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11212 (INR Eleven Thousand Two Hundred and Twelve Only)
8. Processing fees receivable:	INR 12391.18 (INR Twelve Thousand Three Hundred and Ninety One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 65, Gut No. 55, Swapnangan Park Phase 2, Near Pisadevi Park, 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 clearance of Processing Fees.
- Plot to be identified and Demarcated
- Property to be registered in joint name of Applicant and/OR Co-Applciant
- Digilocker aadhar verification for app and co-app to be done
- society EMI deduction closure proof to be documented
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- PL Rs. 12.35 from Aditya Birla Ltd, to be closed by customer end before disbursement.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
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.

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).

Ramdas
A

Manisha

पंजीकृत कार्यालय: 9वां मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, नई दिल्ली - 110 001

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: L65922DL1988PLC033856

FORM A-2



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

At the request of the Ramday S. Jorde ("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 11,38,500/- (Rupees Eleven Lakh Thirty 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 _____ and Sanction Letter dated 07-05-16.

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. Rajesh 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. Anmol Gulerian and Mr./Mrs. Amrita Kulkarni [authorized representative of the Mortgagors] 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").

*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:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	Ramdas S. Tande	Quarters No-2, Boys Host Hostel.
2)	Manisha B. Shinde	Ramdaswarpada, N-8 side
		Aurangabad

2. Details of the Borrower:

Name: Ramdas S. Tande 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.

Municipal No.

Khasra No.

Situated at

Area

Leasehold or freehold

Bounded as under

North: Plot No- 66

East: 7.50 m wide Road

South: 9.1 m wide Road

West: Plot No- 70

PART II

(List of Title Deeds)

1.	<u>Demand</u>
2.	<u>NBC</u>
3.	
4.	
5.	

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

RAMDAS SHRIRAM TAYDE

SHRIRAM SUGADEO TAYDE

29/03/1982

Permanent Account Number

AFZPT0010K

Signature

* *Samde* *Mishra*



भारत सरकार
Government of India



भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

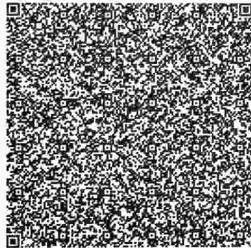
नामांकन क्रम/ Enrolment No.: 2722/18291/52267

To

रामदास श्रीराम तायडे
Ramdas Shriram Tayde
AMBHODA,
VTC: Ambhoda,
PO: Hatedi,
Sub District: Buldhana,
District: Buldhana,
State: Maharashtra,
PIN Code: 443106,
Mobile: 9823910714

Signature Not Verified

Digitally signed by Unique
Identification Authority of India
05
Date: 2025.04.29 19:46:43
IST



आपका आधार क्रमांक / Your Aadhaar No. :

8728 2314 3556

VID : 9188 0565 8425 8016

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 07/04/2012



रामदास श्रीराम तायडे
Ramdas Shriram Tayde
जन्म तिथि/DOB: 29/03/1982
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).

8728 2314 3556

मेरा आधार, मेरी पहचान



भारत सरकार
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 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.
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- 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.



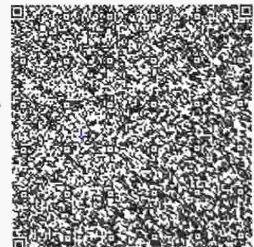
भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



Details as on: 29/04/2025

पता:
अंभोडा, अंभोडा, हतेडी, बुल्धाना,
महाराष्ट्र - 443106

Address:
AMBHODA, Ambhoda, PO: Hatedi, DIST: Buldhana,
Maharashtra - 443106



8728 2314 3556

VID : 9188 0565 8425 8016

1947

help@uidai.gov.in

www.uidai.gov.in

A. Pande

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

MANISHA BABURAO SHINDE
BABURAO KADUBA SHINDE
18/12/1991

Permanent Account Number

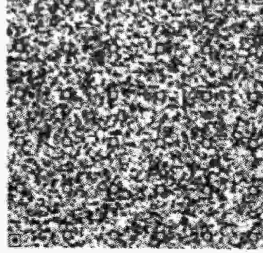
GEJPS1471E

Manisha
Signature



Manisha

Signature Not Verified
Digitally signed by UIDAI
Certificate Authority of India
CA: UIDAI, O: UIDAI, C: IN



आपला आधार क्रमांक / Your Aadhaar No. :

2485 2661 8445

VID : 9147 8504 5750 5211

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 1206/2015



मनिषा रामदास तायडे

Manisha Ramdas Tayde

जन्म तारीख/DOB: 18/12/1991

महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त प्रहारावणीसाठी वापरले जावे। ऑनलाईन प्रमाणीकरण किंवा (x) 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).

2485 2661 8445

माझे आधार, माझी ओळख

regulations, submitted by Aadhaar number holder.

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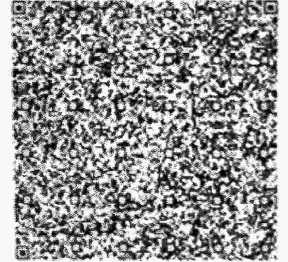
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 19/02/2016

पत्तो:
मासुळ, मासुळ, मासुळ, मासुळ, बुलडाणा,
महाराष्ट्र - 443106

Address:
masul, masul, Masul, PO: Masul, DIST: Buldhana,
Maharashtra - 443106



2485 2661 8445

VID : 9147 8504 5750 5211

☎ 1947

✉ help@uidai.gov.in

🌐 www.uidai.gov.in

Manisha



To THINK BIGZ INITIATIVE PVT LTD

₹10,920

processing fee



Completed

26 May 2026, 11:20am



State Bank of India 2657



UPI transaction ID

614688303710

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: RAMDAS S TAYDE (State Bank of India)

Google Pay • ramdastayde@oksbi

Google transaction ID

CICAgNiB0Jzecz



Having issues?



Share



Split expense



