

Branch Office: AURANGABAD  
Applicant: PRASHANT DEVIDAS YELPALWAD  
SHILPATAI SHANKARRAO BAINEWAD

Date: 25-Aug-2026  
Ref No.: HOU/ARNG-0726-5172990

Ghar Ki Baat

Guarantor: N/A  
Address: H NO 227, 13 VI YOJNA, JIJAMATA COLONY N-4 CIDCO, AURANGABAD, AURANGABAD,  
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India  
Email: prashantyalpalwad227@gmail.com  
Version No.: 6  
Contact No. 9923216484

Dear Sir/Madam,

With reference to your loan application dated 21-07-2026, 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 2370000 (INR Twenty Three Lakh Seventy Thousand Only)                                                     |
| Insurance Premium                       | INR 94800 (INR Ninety Four Thousand Eight Hundred Only)                                                       |
| Total Loan Amount                       | INR 2464800 (INR Twenty Four Lakh Sixty Four Thousand Eight 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 24272 (INR Twenty Four Thousand Two Hundred and Seventy Two Only)                                         |
| 8. Processing fees receivable:          | INR 26787.18 ( INR Twenty Six Thousand Seven Hundred and Eighty Seven Rupees And Eighteen Paise Only)         |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                         |
| 10. Security                            | Plot No 01, Gut No 30, Near Golden City, Mauje Hirapur, Aurangabad. Aurangabad.<br>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. Credit Society - Salary slip Loan with EMI 8025/- to be closed by customer end ✓ Closed proof
2. Subject to clearance of Processing Fees.
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Repayment to be taken through NACH mode only from Salary account of SBI Ac No.\*\*588
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. Subject to Legal and technical clearance of property
7. Clearance from TSG team for ring fencing & demarcation need to be documented on record
8. Plot to be demarcated and identified.
9. Acknowledged Key Facts Statement to be taken.
10. OCR clearance (if applicable) to be taken before disbursement.
11. 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).

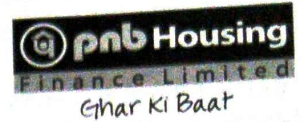
*Prashant*

*Shilpa*

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

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: L65922DL1988PLCO33856

# FORM A-2



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

At the request of the Prashant Devidas Yelkarn ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9<sup>th</sup> Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001 ("PNBHFL") had sanctioned a loan in favour of Borrower, to the tune of INR 24,64,800 (Rupees Twenty Four Lakh Sixty Four Thousand Eight 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 22-Aug-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 Kulkarni and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagors]<sup>1</sup> 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.]<sup>2</sup>

### (Footnotes)

<sup>1</sup> Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

<sup>2</sup> 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 General Terms & Conditions ("GTC"). 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 14, 2019 having Registration Number 294 in Book no 4, Vol. No. 1708 on Page Number 114 to 157 and also at the Sub-Registrar VII at New Delhi/Delhi, on 03, May, 2019 having Registration Number 867 in Book No. 4, Vol No. 463 on Page Number 95 to 103 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. 463 on Page Number 57 to 103 and also at the office of Sub-Registrar at Karnal, Haryana on December 04, 2014 as Document No. 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       | Prashant Verma           | Airbud  |
|         |                          |         |
|         |                          |         |
|         |                          |         |

##### 2. Details of the Borrower:

Name: Prashant Verma Address: Airbud

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 1 Gult No 30  
Municipal No. : Near Golden city  
Khasra No. : maine Hirapur  
Situated at : Aurangabad  
Area : 1353 sq.ft./sq.yds./sq.mts.; and  
Leasehold or freehold :  
Bounded as under  
North : 9 mtr Road South : Gult No 30 / Port  
East : Plot No 02 West : Port of Gult No 36

##### PART II

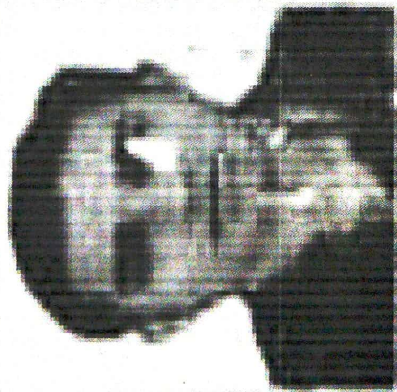
##### (List of Title Deeds)

|    |               |
|----|---------------|
| 1. | Builder Noc   |
| 2. | Demand letter |
| 3. |               |
| 4. |               |
| 5. |               |

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA



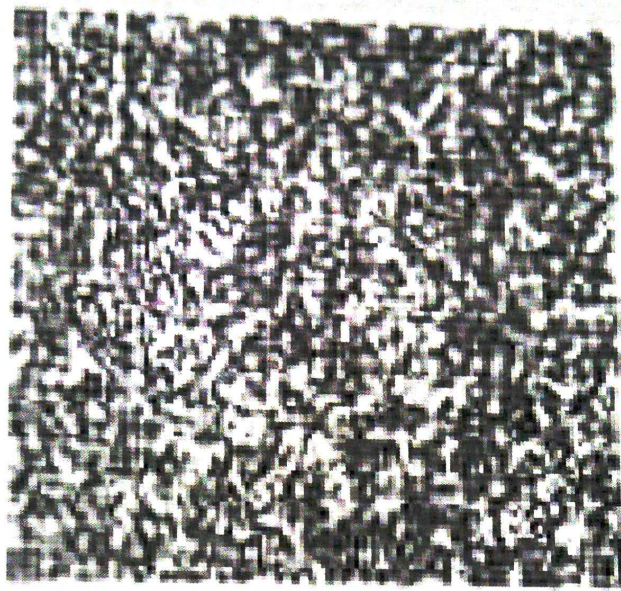
नाम / Name

PRASHANT DEVIDAS YELPALWAD

स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

AGVPY8776A



पिता का नाम / Father's Name

DEVIDAS GANESH YELPALWAD

जन्म की तारीख /  
Date of Birth

10/04/1982

*Signature*

प्रमाणित / Certified

A *Devidas*



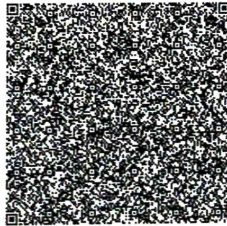
भारत सरकार  
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 2006/12907/00477

To  
प्रशांत देविदास यलपलवाड  
Prashant Devidas Yelpalwad  
H No.227,  
13 Vi Yojana Jijamata Colony N-4 Cidco,  
VTC: Aurangabad,  
PO: Aurangabad (MH),  
District: Aurangabad,  
State: Maharashtra,  
PIN Code: 431001  
Mobile: 9923216484

Signature Not Verified  
Digitally signed by AS Unique  
Identification Authority of India  
DN:  
Date: 2026.05.25 11:47:39  
IST



आपला आधार क्रमांक / Your Aadhaar No. :

2123

VID : 9140 1477 5470 9932

माझे आधार, माझी ओळख



भारत सरकार  
Government of India



प्रशांत देविदास यलपलवाड  
Prashant Devidas Yelpalwad  
जन्म तारीख/DOB: 10/04/1992  
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.  
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाइन 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).

2123

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 ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा [www.uidai.gov.in](http://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](http://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.

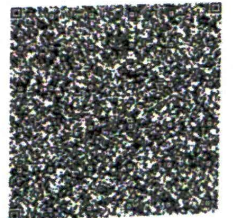


भारतीय विशिष्ट ओळख प्राधिकरण  
Unique Identification Authority of India



पत्ता:  
घर नं. २२७, १३ वि योजना जिजामता कॉलनी एन-४ सिडको,  
औरंगाबाद, औरंगाबाद, औरंगाबाद,  
महाराष्ट्र - 431001

Address:  
H No.227, 13 Vi Yojana Jijamata Colony N-4 Cidco,  
Aurangabad, PO: Aurangabad (MH), DIST:  
Aurangabad,  
Maharashtra - 431001



7706 2123

VID : 9140 1477 5470 9932

1947

help@uidai.gov.in

[www.uidai.gov.in](http://www.uidai.gov.in)





Transaction Successful

12:27 pm on 26 Aug 2026

## Paid to



THINK BIGZ INITIATIVE PVT LTD ₹21,530

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Prashant Devidas Yalpalwad NOI FEES

PhonePe Transaction ID

T2608261227095109857065

Debited from



XXXXXX0588

₹21,530

UTR: 674025220185

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