

AFFIDAVIT CUM UNDERTAKING

I, Shivnanda Sonwane, son of/daughter of/wife of Sandipan, an Indian habitant residing at _____, aged about _____ years and having permanent account number 5207169

OR

I, Shivnanda Sonwane, a Sole Proprietary Concern, through its Proprietor Mr./Ms. _____, having its office/place of business at Aurangabad

OR

We _____, a Partnership Firm, incorporated under the Partnership Act, 1932 having Registration No. _____ and having its Registered Office at Aurangabad

OR

We _____, a Limited Liability Partnership, incorporated under Limited Liability Partnership Act, 2008, with LLPIN _____ and having its registered office at Aurangabad

OR

_____, a Company incorporated under the provisions of Companies Act, 1956 or Companies Act, 2013 with corporate identity number _____ and having its Registered Office at Aurangabad

OR

We _____, a society registered under the provisions of the Societies Registration Act, 1860 and any other law for the time being in force with registration number _____ and having its registered office at Aurangabad

OR

We _____, a trust registered under the Indian Trusts Act, 1882 and any other law for the time being in force having its registered office at Aurangabad

(hereinafter referred to as "Borrower", which expression shall unless repugnant to the context thereof shall mean and include his/her/its heirs, representatives, executors, successors and permitted assigns) do hereby solemnly and sincerely affirm, declare and undertake as follows:

1. The Borrower has applied to 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 and having its branch office at Aurangabad ("PNBHFL", which expression shall unless repugnant to the context thereof shall mean and include its successors, transferees, novatees and assigns) for grant of loan amounting to INR 10,50,000/- (Indian Rupees Ten Lakh Fifty Thousand only) ("Loan") for the purpose of only, as more particularly set out under Schedule I hereto ("Property").
2. At the request of the Borrower, PNBHFL has agreed to grant the Loan in favour of the Borrower in accordance with the terms and conditions mentioned in sanction letter bearing reference number 5207169, dated 29/09/2022 which *inter alia* includes creation of security by way of mortgage on the Property in favour of PNBHFL.
3. The Borrower is the exclusive owner(s) of the Property and no other person has any share, right, title or interest of any kind or nature whatsoever in the said Property and is entitled to deal with the said Property as the Borrower may deem fit.
4. The Borrower has not created any mortgage, charge or encumbrance of any kind of whatsoever nature on or in respect of the said Property. The Borrower further declare that the said Property is/are free from all encumbrances, claims or demands of any kind or nature whatsoever. The Borrower further declare that no adverse claim of any kind exists against Property. The Borrower hereby confirm that the Borrower has not received any notice of any intended or compulsory acquisition of the said Property or any notice that the said Property is/are reserved for any particular purpose.
5. The said Property has been/shall be constructed strictly as per the sanctioned plan and/or building bye laws and the Borrower has obtained/shall obtain the completion certificate in relation to the Property within 3 (three) months from the completion of construction of the Property and thereafter forthwith submit the said completion certificate with PNBHFL. In the event the Borrower fails to do so, PNBHFL reserves the right to recall the entire Loan along with the interest and other charges.

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To be executed on a stamp paper as per the respective state laws and to be notarized

7. The structural design of the Property is in compliance with the National Disaster Management Authority Guidelines (NDMA Guidelines) and the disaster resilience features of NDMA Guidelines has been/shall be incorporated/adopted by the developer in the actual construction of the Property.
8. There are no land revenue assessment, income tax, wealth tax, expenditure tax or any other taxes, cesses, dues, assessments due and payable by the Borrower for which the said Property is liable to be attached nor the Borrower has received any notice under the, the Transfer of Property Act, 1882, The Income Tax Act, 1961, SARFAESI Act, 2002, or any other Act issued or pending against the Borrower.
9. The said Property is not subject matter of any suit or legal proceedings, *lis pendens* nor any attachment, notices, claims before or after judgement nor has any trust secret or otherwise been created in respect of the said Property.
10. PNBHFL has exclusive charge on the said Property against the Loan availed/to be availed by the Borrower. The Borrower state, declare and undertake that the Borrower shall not create any other charge with any financial institution or any other party without explicit written permission of PNBHFL for any reason and/or under any nomenclature.
11. The Borrower hereby agrees and undertakes to indemnify, keep indemnified and hold harmless PNBHFL fully and effectively against all claims, demands, losses, charges and expenses whatsoever incurred or suffered by PNBHFL as a result of breach of any terms of this Affidavit cum Declaration by the Borrower or in respect of the said Property.
12. The Borrower make this Affidavit cum Declaration solemnly, sincerely and conscientiously knowing the same to be true and knowing that on the faith of the said Affidavit cum Declaration PNBHFL has sanctioned/agreed to sanction the Loan at Borrower's request against the security of the said Property.

SCHEDULE I
Description of the said Property

Plot No. 15 A - Part ABC ground 40 Gt NO. 374/P
mahe chikalthana Aurangabad

IN WITNESS WHEREOF, the Borrower has caused this Affidavit cum Declaration to be executed on ____ day of _____ 20__ at _____.

In case the Borrower is an individual/sole proprietorship firm:

SIGNED AND DELIVERED BY THE WITHIN NAMED BORROWER,

In case the Borrower is a partnership firm:

SIGNED AND DELIVERED BY THE WITHIN NAMED BORROWER,
_____ by the hands of _____,
_____,
authorised vide resolution dated _____.

(To be signed by all the partners of the partnership firm)

In case the Borrower is a company/LLP/trust/society:

SIGNED AND DELIVERED BY THE WITHIN NAMED BORROWER,
_____ by the hands of _____, its Authorised
Signatory, authorised vide resolution/power of attorney dated

Witness:

1. Vishal Kale 
2. Jay Dadhade 

Before me.



Branch Office: AURANGABAD
Applicant: SHIVNANDA SANDIPAN SONWANE
SANDIPAN SOPANRAO SONVANE

Date: 29-Aug-2026
Ref No.: HOU/ARNG/0826/5207164

Guarantor: N/A
Address: PLOT NO 40 S NO 27/28 JAY BHAWANI NAGAR, GARKHEDA HEADGEWAR CO OP SOCIETY,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: sonwanesandipan87@gmail.com
Version No.: 5
Contact No. 9881588613

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 1000000 (INR Ten Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1050000 (INR Ten Lakh Fifty Thousand Only)
3. Repayment Term	120 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 13019 (INR Thirteen Thousand Nineteen Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 15 A-Part, ABC Grand 40, Gut No. 374/P, Mauje Chikalthana, 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. BL Rs. 2 lakhs closure proof to be documented
2. Plot to be identified and Demarcated
3. Digilocker aadhar verification for app and co-app to be done
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Repayment to be taken from CA facility with SBI A.c no 4420
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Acknowledged Key Facts Statement to be taken.
8. OCR clearance (if applicable) to be taken before disbursement.
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.

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.



Branch Office: AURANGABAD
Applicant: SHIVNANDA SANDIPAN SONWANE
SANDIPAN SOPANRAO SONVANE

Date: 21-Sep-2026
Ref No.: NHL/ARNG/0926/5226009

Guarantor: N/A
Address: PLOT NO 40 S NO 27/28 JAY BHAWANI NAGAR, GARKHEDA HEADGEWAR CO OP SOCIETY,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: sonwanesandipan87@gmail.com
Version No.: 3
Contact No. 9881588613

Dear Sir/Madam,

With reference to your loan application dated 19-09-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 600000 (INR Six Lakh Only)
Insurance Premium	INR 30000 (INR Thirty Thousand Only)
Total Loan Amount	INR 630000 (INR Six Lakh Thirty Thousand Only)
3. Repayment Term	60 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13232 (INR Thirteen Thousand Two Hundred and Thirty Two Only)
8. Processing fees receivable:	INR 11801.18 (INR Eleven Thousand Eight Hundred One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 15 A-Part, ABC Grand 40, Gut No. 374/P, Mauje Chikalhana, 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. Repayment to be taken from CA facility with SBI A.c no 4420
2. All the applicant and co-applicant to the original loan to come on loan structure.
3. Plot to be identified and Demarcated
4. Digilocker aadhar verification for app and co-app to be done
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. End Use letter to be documented from applicant
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record
9. PSL declaration as per PNBHFL format to be held on record.

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.

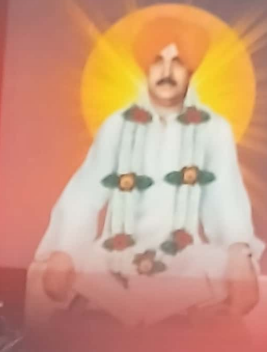
Customer Service Manager: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

Relationship Manager:

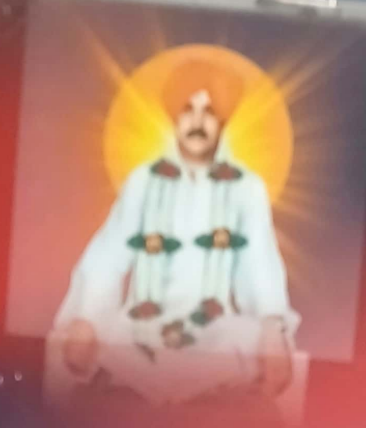


संदीप सोनवणे
88613, 9665481286

स्वतंत्र भाजी केंद्र
महालक्ष्मी चौक, एन-02, सिडको, ठाणे



वणे
81286



त पोळी भाजी केंद्र

हालक्ष्मी चौक, ठाकरे 2, सिडको, छ. संभा





Transaction Successful

23 September 2026 at 4:37 PM

Paid to



THINK BIGZ INITIATIVE PV...

₹15,240

Vyapar.*****2080@hdfc...



Payment Details



PhonePe Transaction ID

T2609231637424318154598



Debited from



XXXXXXXXXXXX3747

₹15,240

UTR: 949465330769



आयकर विभाग

INCOME TAX DEPARTMENT

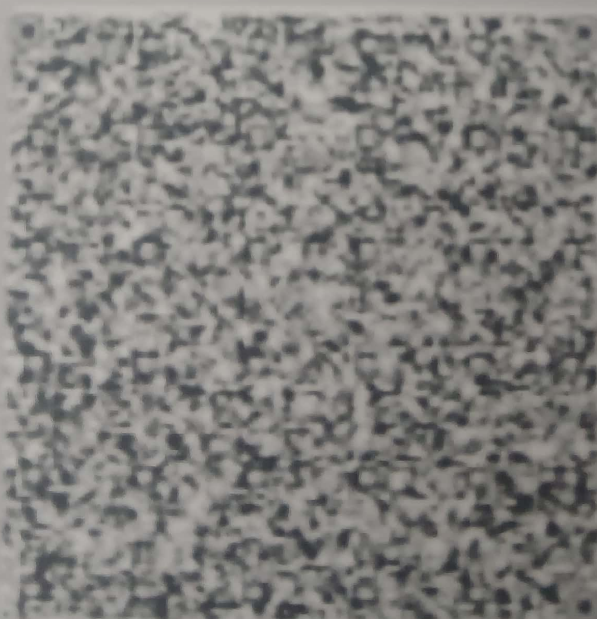


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DXHPS9455Q



नाम / Name

SANDIPAN SOPANRAO SONVANE

पिता का नाम / Father's Name

SOPANRAO KISANRAO SONVANE

जन्म की तिथि /
Date of Birth

25/07/1974

हस्ताक्षर / Signature



भारत सरकार
Government of India



Aadhaar no. Issued: 28/11/2011



संदिपान सोपानराव सोनवणे

Sandipan Sopanrao Sonvane

जन्म तारीख/DOB: 25/07/1974

पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारीख नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोड
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)

6151 7752 8150

माझे आधार. माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India



पत्ता:

प्लॉट नं. ४०, स. नं. २७/२८, जय भवानी नगर गारखेडा,
हेडगेवार कॉ-ऑप. सोसायटी, औरंगाबाद, औरंगाबाद (म्ह),
औरंगाबाद,
महाराष्ट्र - 431001

Address:

PL. NO. 40, S. NO. 27/28, JAY BHAVANI NAGAR
GARKHEDA, HEADGEWAR CO-OP. SOCIETY,
Aurangabad, PO: Aurangabad (mh), DIST:
Aurangabad,
Maharashtra - 431001



6151 7752 8150

VID : 9121 8482 3813 3018



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आयकर विभाग



भारत सरकार

INCOME TAX DEPARTMENT

GOVT. OF INDIA

SHIVNANDA SANDIPAN SONWANE

SURYABHAN VISHVANATH

GOPALGHARE

07/11/1977

Permanent Account Number

EOHPS0666M

श्री शिवानंद।

Signature



27/22012



भारत सरकार
Government of India



Aadhaar no. Issued: 07/01/2012



शिवनंदा संदिपान सोनवणे

Shivnanda Sandipan Sonwane

जन्म तारीख/DOB: 07/11/1977

महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त प्रत्येकासाठी 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)

9371 9888 4057

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

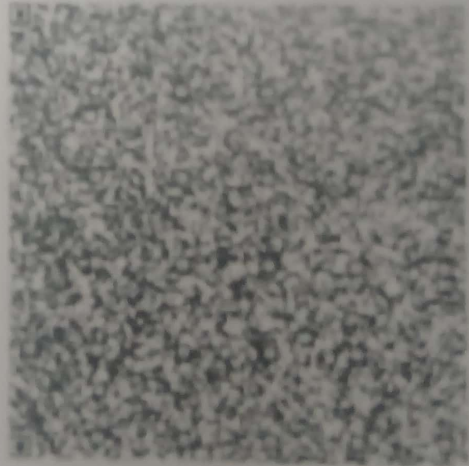


पत्ता:

W/O संदिपान सोनवणे, १३ वि योजना सिडको, एन-२, सिडको
जिजामाता कॉलनी, जयभवानीनगर, सिडको कॉलनी,
औरंगाबाद,
महाराष्ट्र - 431003

Address:

W/O Sandipan Sonavane, 13 TH SCHEME, CIDCO,
N-2, CIDCO JIJAMATA
COLONY, JAYBHAVANINAGAR, Cidco Colony
S.O, DIST: Aurangabad,
Maharashtra - 431003



9371 9888 4057

VID : 9183 3640 0151 7856

1947

help@uidai.gov.in

www.uidai.gov.in