

Branch Office: AURANGABAD
Applicant: RAJ RAMESH VIJAYVARGIYA
REENA VIJAYVARGIYA

Date: 16-Apr-2026
Ref No.: HOU/ARNG/0426/5068704

Guarantor: N/A
Address: SHARDA APPARTMENT, FLAT NO 03, DASHMESH NAGAR CHHATRAPATI SAMBHAJINAGAR,
Aurangabad, MAHARASHTRA, 431001, India
Email: rajvijayvargiya07@gmail.com

Version No.: 4
Contact No. 8087719902

Dear Sir/Madam,

With reference to your loan application dated 15-04-2026, 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 2100000 (INR Twenty One Lakh Only)
Insurance Premium	INR 105000 (INR One Lakh Five Thousand Only)
Total Loan Amount	INR 2205000 (INR Twenty Two Lakh Five Thousand 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 16643 (INR Sixteen Thousand Six Hundred and Forty Three Only)
8. Processing fees receivable:	INR 23011.18 (INR Twenty Three Thousand Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Row House No. 02, Plot No 43, Gut No.94/P, Saptshrungi Residency, Aurangabad, Aurangabad, At Satara, 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.
- Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
- Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
- Applicant latest ITR to be documented to confirm other income details
- Digilocker aadhar verification for app and co-app to be done
- LTV to be restricted as per PNBHFL policy norms
- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Repayment to be taken from Salary A/c of HDFC Bank A/c no 2444
- S.T. Legal and technical clearance of the property.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan

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

Raj

Reena

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 RAJ RAMESH VIJAY VARGIYA ("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 22,05,000/- (Rupees Twenty Two Lakh Five Thousand 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 _____ 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 _____ 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 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. RAJ VIJAY VARGIYA 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

Raj Ramesh

This Memorandum of Entry shall form an integral part of the Loan Document in conjunction with 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, 2019 having Registration Number 294 in Book no 4, Vol. No. 1708 on Page Number 114 to 157 and also at the Sub-Registrar SR V A H 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: RAHUL MAHAJAN.

Designation: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	RAJ VIJAYVARGIYA.	F.NO-3, SHARDA APP. DASHMESH NAGAR
2)	REENA VIJAYVARGIYA.	F.NO-3, SHARDA APP. DASHMESH NAGAR

2. Details of the Borrower:

Name: RAJ VIJAYVARGIYA. Address: F.NO-3, SHARDA APP. DASHMESH NAGAR, A.BAD.

Constitution:

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : ROW NO-02,
Municipal No. : Plot No-43,
Khasra No. : GUT NO 94/P
Situating at : Jyoti Srungi Resi,
Area : A.BAD. sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under :
North :
East :
South :
West :

PART II

(List of Title Deeds)



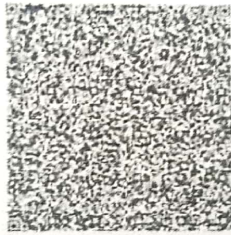
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0667/00480/56860

To
राज रमेश विजयवर्गिया
Raj Ramesh Vijayvargiya
5-2-25
near ram MANDIR,
osmanpura
Aurangabad
Aurangabad Maharashtra - 431005
8087719902

Signature Not Verified
Aadhaar Card
Aadhaar Card
Aadhaar Card
Aadhaar Card



आपका आधार क्रमांक / Your Aadhaar No. :

3306
VID : 9126 7288 8624 1854

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



राज रमेश विजयवर्गिया
Raj Ramesh Vijayvargiya
जन्म तिथि/DOB: 27/12/1996
पुरुष/ MALE

Issue Date: 20/01/2013

3306
VID : 9126 7288 8624 1854

मेरा आधार, मेरी पहचान

Scanned



Government of India



सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन ऑथेंटिकेशन से पहचान प्रमाणित करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देश भर में मान्य है।
- आधार कई सरकारी और गैर सरकारी सेवाओं को पाना आसान बनाता है।
- आधार में मोबाइल नंबर और ईमेल ID अपडेट रखें।
- आधार को अपने स्मार्ट फोन पर रखें, mAadhaar App के साथ।

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

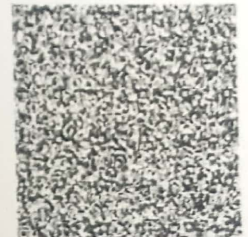


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
5-2-25, राम मंदिर के पास, उस्मानपुरा, औरंगाबाद,
औरंगाबाद,
महाराष्ट्र - 431005

Address:
5-2-25, near ram MANDIR, osmanpura,
Aurangabad, Aurangabad,
Maharashtra - 431005

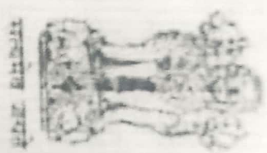


3306
VID : 9126 7288 8624 1854

1947 | help@uidai.gov.in | www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



RAJ RAMESH VIJAYVARGIYA

RAMESH HANUMANDAS
VIJAYVARGIYA

27/12/1996

Permanent Account Number

AZEPV3848A

Signature



09032016

आधार
भारतीय विशिष्ट ओळख प्रणाली
भारत सरकार
Unique Identification Authority of India
Government of India

नोंदविण्याचा क्रमांक / Enrollment No 2006/00489/22107

To
रिता रमेश विजयवर्गीय
Reena Ramesh Vijayvargiya
W/O Ramesh Vijayvargiya
near ram mandir 5-2-25, osmanpura
Aurangabad
Aurangabad (MH) Aurangabad
Maharashtra 431001

Ref 141 / 04E / 279381 / 281295 / P



UE411159434IN



आपला आधार क्रमांक / Your Aadhaar No. :

7596

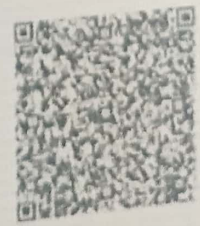
आधार — सामान्य माणसाचा अधिकार



भारत सरकार
GOVERNMENT OF INDIA



रिता रमेश विजयवर्गीय
Reena Ramesh Vijayvargiya
जन्म वर्ष / Year of Birth 1962
स्त्री / Female

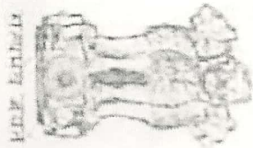


7596

आधार — सामान्य माणसाचा अधिकार



आयकर विभाग
INCOME TAX DEPARTMENT
REENA VIJAYVARGIYA



RAMESHWAR PRASAD BIJAWAT

14/04/1962

Permanent Account Number

ANXPV5078R

Reena

Signature

Reena

भारत सरकार
GOVT. OF INDIA



12092011



Transaction Successful

07:49 pm on 05 May 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹19,440

Vyapar.169705262080@hdfcbank



Transfer Details



Transaction ID

T2605051949216848157674

Debited from



XXXXXX2444

₹19,440

UTR: 699090488601

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AXIS BANK



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