

Branch Office: AURANGABAD
Applicant: RUSHIKESH SANTOSH THORAT
THORAT SUMITRA SANTOSH

Date: 22-Aug-2026
Ref No.: HOU/ARN/0826/5/91259

Guarantor: N/A
Address: PLOT NO 30, GALLI NO 3, JAY BHAVANI NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, MAHARASHTRA, 431001, Aurangabad, India
Email: thoratrushi1112@gmail.com
Version No.: 4
Contact No.: 9021194072

Dear Sir/Madam,

With reference to your loan application dated 12-08-2026, 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 1550000 (INR Fifteen Lakh Fifty Thousand Only)
Insurance Premium	INR 77500 (INR Seventy Seven Thousand Five Hundred Only)
Total Loan Amount	INR 1627500 (INR Sixteen Lakh Twenty Seven Thousand Five Hundred 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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 12515 (INR Twelve Thousand Five Hundred and Fifteen Only)
8. Processing fees receivable:	INR 17111.18 (INR Seventeen Thousand One Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Unit Flat No. 704, Floor 7th Floor, Block Wing Sinhgad C Type Building, Project SSKS SWARAJYA PHASE I, Group Housing Scheme On Plot No. 01, Unit No. 879flat Near Hs Bhondwe Patil School,, Wadgaon K. Tal & Dist- Aurangabad - 431001, 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. 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.
2. Subject to clearance of Processing Fees.
3. Digilocker aadhar verification for app and co-app to be done
4. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
5. Property to be registered in joint name of Applicant and/OR Co-Applicant
6. Repayment to be taken from Salary A/c of IDBI Bank 0487
7. Acknowledged Key Facts Statement to be taken.
8. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. OCR clearance (if applicable) to be taken before disbursement.

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.

A
H. H. H.

C 25/8/26

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गौधी 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

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA



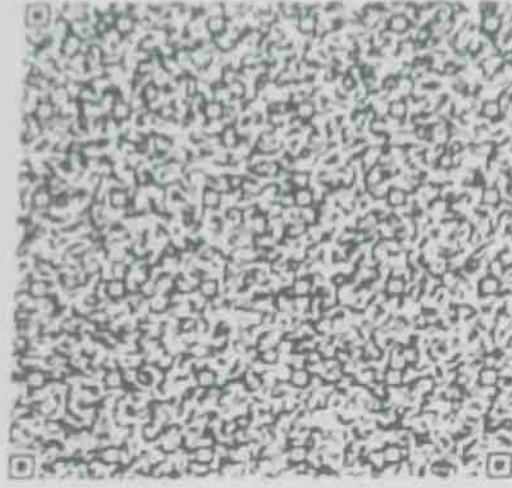
स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CAXPT6423P

नाम / Name
RUSHIKESH SANTOSH THORAT

पिता का नाम / Father's Name
SANTOSH THORAT

जन्म की तारीख /
Date of Birth
11/12/2002

हस्ताक्षर / Signature



26042021

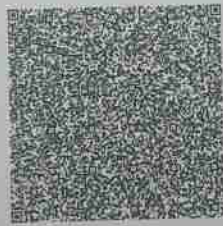


भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0013/71002/00482

To
रुशिकेश संतोष थोरात
Rushikesh Santosh Thorat
S/O: Santosh Thorat,
PLOT NO 50,
GALLI NO 3,
JAY BHAVANI NAGAR,
VTC, Aurangabad,
PO: Aurangabad (mh),
Sub District: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 9021394074



आपका आधार क्रमांक / Your Aadhaar No. :

4589 0573 4486

VID : 9101 7403 6885 6512

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



रुशिकेश संतोष थोरात
Rushikesh Santosh Thorat
जन्म तिथि/DOB: 11/12/2002
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल वेरिफिकेशन) 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).

4589 0573 4486

मेरा आधार, मेरी पहचान



Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सुचना और विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीआई 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 कराता 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.
- 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.
- 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.

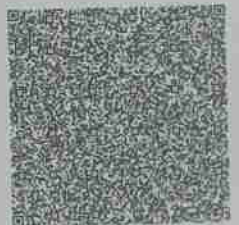


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
S/O: संतोष थोरात, प्लॉट न 50, गल्ली न 3, जय भवानी नगर,
औरंगाबाद, औरंगाबाद एमएच, औरंगाबाद,
महाराष्ट्र - 431001

Address:
S/O: Santosh Thorat, PLOT NO 50, GALLI NO 3,
JAY BHAVANI NAGAR, Aurangabad, PO:
Aurangabad (mh), DIST: Aurangabad,
Maharashtra - 431001



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VID : 9101 7403 6885 6512

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help@uidai.gov.in

www.uidai.gov.in

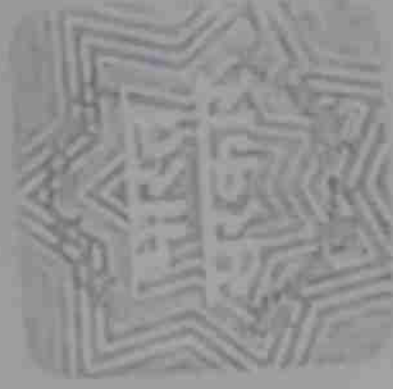
आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



THORAT SUMITRA SANTOSH

PANDURANG WAGHMODE

05/12/1975

Permanent Account Number

AWCPT6478K

सुमित्रा

Signature

सुमित्रा



भारत सरकार

Government of India



एन सी आई कार्ड

National Security Guard

आर एन सी आई - 11001/1973

महिला

यदि आप इस कार्ड को खो जाते हैं, तो इसे तुरंत नष्ट कर दें।
If you lose this card, please report it immediately to the nearest police station.

आधार कार्ड, नगर निगम, नगर निगम
Aadhaar Card, Municipal Corporation, Municipal Corporation

2458 9380 2275

भारत सरकार, नगर निगम

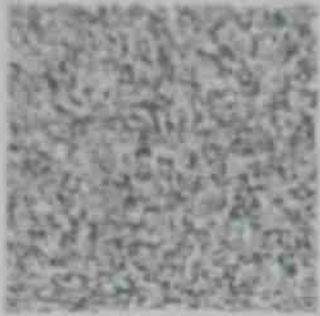


भारत सरकार

Unique Identification Authority of India

एन सी आई कार्ड
N.C.I. Card

Address
H No 1/7, Behind Shakti Chakra Medical, Jay Bhawan
Nagar Survey No 25/2, Anandnagar, PO Anandnagar
(MH) DIST: Anandnagar
Maharashtra - 431001



2458 9380 2275
VID: 9160 8897 5366 5459

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

25/11/21



Galaxy F15 5G





Transaction Successful

10:53 am on 08 Sept 2026

Paid to



THINK BIGZ INITIATIVE ₹14,820
PVT LTD

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

NOI

PhonePe Transaction ID

T2609081053241778847035

Debited from



XXXXXXXXXX810487

₹14,820

UTR: 180645800720

Powered by



Scanned with OKEN Scanner

FORM A-2

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

At the request of the Rushikesh Sewatech Tharad ("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 16275000 (Rupees Sixteen Lakh Twenty Seven 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 05/06/2026 and Sanction Letter dated 05/08/2026.

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 21 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 Almugabed (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Rohit Kulkarni 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 Almugabed 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. Anil Wuketee and Mr./Mrs. Amita 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. _____] 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 and Conditions ("GTC").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the GTC which is registered at the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2021 having Registration Number 284 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/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: Mr. Pankaj Mahajan

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	Rushikesh S. Tharot	Unit Flat No 704 Floor 7th Floor
2	Tharot Sumit S.	Block Wing Simard C type Building
		Project - Sona Sureshji's Phase - I

2. Details of the Borrower:

Name: Rushikesh S. Tharot Address: Plot No 50 Gully No 3 Tay

Constitution: Bhuvan Nagar Anandnagar

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 : _____

East : _____

South : _____

West : _____

PART II

(List of Title Deeds)

1.	Deed of Gift
2.	Builder's NoC
3.	
4.	
5.	