

Branch Office: AURANGABAD
Applicant: NITIN PARSHURAM CHIKANE
SUPRIYA NITIN CHIKANE

Date: 02-Sep-2026
Ref No.: HOU/ARNG/0826/5209602

Guarantor: N/A
Address: G NO 12, OM SAI NAGARA, KAMLAPUR, AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad,
MAHARASHTRA, 431001, Aurangabad, India
Email: nitinchikane88@gmail.com
Version No.: 4
Contact No. 9822606212

Dear Sir/Madam,

With reference to your loan application dated 31-08-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)
3. Repayment Term	300 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 12683 (INR Twelve Thousand Six Hundred and Eighty Three Only)
8. Processing fees receivable:	INR 16521.18 (INR Sixteen Thousand Five Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat No. 201, Floor 2nd Floor, Block Wing Vishalgad C Type Building, Project SARA SWARAJYA PHASE I, Group Housing Scheme On Plot No. 01,, Gut No. 57/Part, Near By Bhondwe Patil School,, Wadgaon K, Tal & Dist- Aurangabad - 431001., 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 Salary A/c of SVC Bank a/c no 1644
2. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
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. OCR clearance (if applicable) to be taken before disbursement.
6. Property being offered as collateral needs to be insured for the tenure of the loan
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.

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: Pawan Bhagwan Patil
Landline No: 1800 120 8800

FORM A-2

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



At the request of the NITIN CHIKANE ("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 1575000 (Rupees Fifteen Lakh Seventy 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 02-SEP-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 22 day of SEP-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 Aurangabad (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. RAHUL MAHASAN 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 WAKKAR and Mr./Mrs. ASMITA 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

A N.P. Chikane

SN Chikane

(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 no 4, 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: RAHUL MAHARAN

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	NITIN PARSHURAM CHIKANE	G. No. 12 OM SAI NAGAR
2.	SUPRIYA NITIN CHIKANE	KAMLA PUR Aurangabad.

2. Details of the Borrower:

Name: NITIN CHIKANE Address: G. No. 12 Om Sai Nagar A' BAD.

Constitution: _____

3. Date of Disbursement Letter: 22/09/2026

4. Date and Reference number of Sanction Letter: 04/09/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : FLAT No. 201 2nd Floor
Municipal No. : SARA SWARAJYA Phase - 2.
Khasra No. : GUT No. 57 Part ;
Situated at : WADGAON KOLHAT;
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____

Bounded as under
North : Stair case

South : Duct of Flat No. 202

East : Side margin

West : Passage

PART II

(List of Title Deeds)

1.	Original Sale Deed
2.	7/12.
3.	
4.	
5.	

A N.P. Chikane

C S. Chikane





आयकर विभाग
INCOME TAX DEPARTMENT

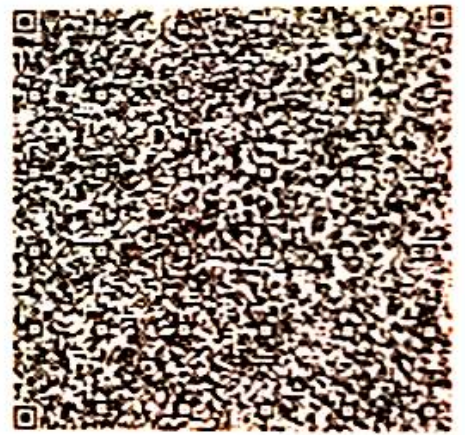


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AHLPC9388H



16022025

नाम / Name
NITIN PARSHURAM CHIKANE

पिता का नाम / Father's Name
PARSHURAM CHIKANE

जन्म की तारीख /
Date of Birth
12/05/1985

N.P. Chikane
हस्ताक्षर / Signature

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AXIPC8025A



15022025

नाम / Name

SUPRIYA NITIN CHIKANE

पिता का नाम / Father's Name

SURESH KASURDE

जन्म की तारीख /

Date of Birth

03/02/1992

हस्ताक्षर / Signature



Transaction Successful
05:31 PM on 21 Sep 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD **₹14,400**

Vyapar
.169705262080@hdfcbank



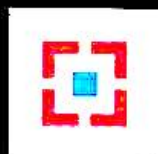
Transfer Details



PhonePe Transaction ID

T2609211731053775674934

Debited from



XXXXXX4906

₹14,400

UTR: 483302235002

Powered by

