



Branch Office: AURANGABAD  
Applicant: LINGAYAT ASHOK AMBADAS  
KAVITA ASHOK LINGAYAT

Date: 29-Apr-2026  
Ref No.: HOU/ARNG/0426/5076413

Ghar Ki Baat

Guarantor: N/A  
Address: N 9 E 1 PLOT NO 5, NEAR DURGA HOTEL CIDCO, AURANGABAD, Aurangabad, MAHARASHTRA, 431001,  
India  
Email: ashoklingayat26061975@gmail.com

Version No.: 4  
Contact No. 9765756123

Dear Sir/Madam,

With reference to your loan application dated 21-04-2026, 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 1000000 (INR Ten Lakh Only)                                                                                                          |
| Insurance Premium                       | INR 35000 (INR Thirty Five Thousand Only)                                                                                                |
| Total Loan Amount                       | INR 1035000 (INR Ten Lakh Thirty Five Thousand 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 10193 (INR Ten Thousand One Hundred and Ninety Three Only)                                                                           |
| 8. Processing fees receivable:          | INR 11211.18 ( INR Eleven Thousand Two Hundred and Eleven Rupees And Eighteen Paise Only)                                                |
| 9. Sanction letter validity             | 90 days, from the date of this letter                                                                                                    |
| 10. Security                            | Plot No. 38, Gut No. 55, Swapnangan Park Phase 1, Near Pisadevi Park, Mauje Pisadevi, 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:

- Property to be registered in joint name of Applicant and/OR Co-Applciant
- Digilocker aadhar verification for app and co-app to be done
- If resale, seller CIBIL consent to be taken
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Repayment to be taken from CA facility with Union Bank of India A/c no 5348
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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.
- Applicant's correct residence address proof to be taken on record
- FTE to be done at provided Residence address and Business address
- Applicant's business address proof with respect to N8 to be taken (Udyam/Shop Act)

ALL  
A

C

## FORM A-2



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

At the request of the Ashok Ambadas Lingayat ("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 10,35,000 (Rupees Ten lacs thirty five thousand only 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 28.04.26

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. Ashok Ambadas Lingayat 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. Asmita Kulkarni and Mr./Mrs. Amol Wankar [authorized representative of the Mortgagees]<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 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 no4, 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 Mahajan Sir,

Designation: BBH

#### SCHEDULE A

##### 1. Details of the Mortgagor(s):

| Sr. No. | Name of the Mortgagor(s)      | Address                                                                                             |
|---------|-------------------------------|-----------------------------------------------------------------------------------------------------|
| 1.      | <u>Ashok Ambadas Lingayat</u> | <u>plot no 38 Gut no 55 Swapnangan park phase-1 near pisadani park, pisadani Aurangabad 431001.</u> |
| 2.      | <u>Kavita Ashok Lingayat</u>  |                                                                                                     |
|         |                               |                                                                                                     |

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

Name: Lingayat Ashok Ambadas Address: Aurangabad.

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 38  
Municipal No. : Gut no 55  
Khasra No. : Swapnangan park phase-1  
Situated at : Pisadani Aurangabad 431001.  
Area : 968 sq.ft./sq.yds./sq.mts.; and  
Leasehold or freehold : \_\_\_\_\_  
Bounded as under

North : plot no. 37 South : 9 mtr wide road  
East : 7.5 mtr wide road West : plot no. 39

##### PART II (List of Title Deeds)

|    |               |
|----|---------------|
| 1. | <u>Demand</u> |
| 2. | <u>NOC</u>    |
| 3. |               |
| 4. |               |
| 5. |               |

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

LINGAYAT ASHOK AMBADAS

A C LINGAYAT

28/06/1975

Permanent Account Number

ACIPL8066D

x AShee

Signature

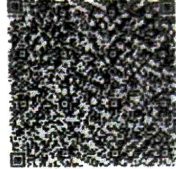


ASL

भारत सरकार  
GOVERNMENT OF INDIA



अशोक अंबादास लिंगायत  
Ashok Ambadas Lingayat  
जन्म वर्ष/YoB:1975  
पुरुष Male



8718

**आधार - सामान्य माणसाचा अधिकार**

*ALL*

 भारतीय विशिष्ट पहचान प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता:  
S/O अंबादास छगनलाल  
लिंगायत, दुर्गा होटेलच्या  
जवळ एन-९,ई-१,प्लॉट  
नंबर.५,सिडको, औरंगाबाद,  
औरंगाबाद, औरंगाबाद  
महाराष्ट्र, 431001

Address:  
S/O Ambadas Chaganlal  
Lingayat, Near Durga Hotel N-  
9,E-1,PLOT NO.5,Cidco,  
Aurangabad, Aurangabad  
(MH), Aurangabad  
Maharashtra, 431001

**Aadhaar - Aam Aadmi ka Adhikar**

आयकर विभाग

INCOME TAX DEPARTMENT



सत्यमेव जयते

भारत सरकार

GOVT. OF INDIA

KAVITA ASHOK LINGAYAT

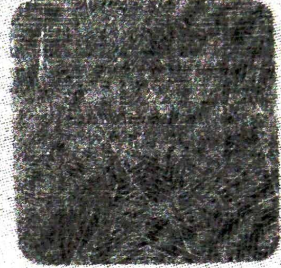
KAMLAKAR SHEKU TRIBHUVAN

02/06/1984

Permanent Account Number

AIDPL2308R

Signature



25112011



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India  
Government of India

नोंदणी क्रमांक : Enrolment No.: 1007/20698/01762

To,

Kavita Ashok Lingayat

कविता अशोक लिंगायत

W/O Ashok Ambadas Lingayat

Near Durga Hotel N-9,E-1,PLOT NO.5,Cidco

Aurangabad Aurangabad (MH) Aurangabad

Maharashtra 431001

03/11/2011



UC 02514077 7 IN

Ref No.:4I2B3E9X-2514077



आपला आधार क्रमांक / Your Aadhaar No. :

**8976**

आधार — सामान्य माणसाचा अधिकार



भारत सरकार

GOVERNMENT OF INDIA



कविता अशोक लिंगायत

Kavita Ashok Lingayat

:

जन्म वर्ष / Year of Birth : 1984

स्त्री / Female

**8976**



आधार — सामान्य माणसाचा अधिकार

*Handwritten signature*







# Transaction Successful

11:51 AM on 25 May 2026

## Paid to



THINK BIGZ INITIATIVE ₹10,090  
PVT LTD

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2605251151117983247025

Debited from



XXXX7349

₹10,090

UTR: 929531325687

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