

Branch Office: AURANGABAD
Applicant: BALU LAHANU LAHANE
VAISHALI BALU LAHANE

Date: 11-Sep-2026
Ref No.: HOU/ARNG/0826/5206722

Guarantor: N/A
Address: R H NO A 19 GUT NO 217, SAI SAMRUDDHI PARK SAWANGI, CHHATRAPATI SAMBHAJINAGAR,
Aurangabad, MAHARASHTRA, 431008, Aurangabad, India
Email: balulahane9@gmail.com

Version No.: 6
Contact No. 9623491010

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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	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 10340 (INR Ten Thousand Three Hundred Forty 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	45 days, from the date of this letter
10. Security	Plot No. 02 B Part, ABC Grand 40, Gut No. 374/P, Mauje Chikalthana, 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. Society loan closure proof (EMI 5830 from salary slip) to be documented.
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. 2 wheeler loan Rs. 238279/- dtd 02-10-2025, EMI less than 12 months to be confirmed. SOA to be documented
6. Plot to be identified and Demarcated
7. Repayment to be taken from Salary A/c of SBI Bank A/c no 4686
8. Property to be registered in joint name of Applicant and/OR Co-Applicant
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.
10. OCR clearance (if applicable) to be taken before disbursement.
11. Acknowledged Key Facts Statement to be taken.

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).



Branch Office: AURANGABAD
Applicant: BALU LAHANU LAHANE
VAISHALI BALU LAHANE

Date: 19-Sep-2026
Ref No.: NHL/ARNG/0926/5223281

Guarantor: N/A
Address: R H NO A 19 GUT NO 217, SAI SAMRUDDHI PARK SAWANGI, CHHATRAPATI SAMBHAJINAGAR,
Aurangabad, MAHARASHTRA, 431008, Aurangabad, India
Email: balulahane9@gmail.com

Version No.: 3
Contact No. 9623491010

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 1325000 (INR Thirteen Lakh Twenty Five Thousand Only)
Insurance Premium	INR 66250 (INR Sixty Six Thousand Two Hundred Fifty Only)
Total Loan Amount	INR 1391250 (INR Thirteen Lakh Ninety One Thousand Two Hundred Fifty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14528 (INR Fourteen Thousand Five Hundred and Twenty Eight Only)
8. Processing fees receivable:	INR 28911.18 (INR Twenty Eight Thousand Nine Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 02 B 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. 2 wheeler loan Rs. 238279/- dtd 02-10-2025, EMI less than 12 months to be confirmed. SOA to be documented
2. Aug 26 Salary Credit Bank Statement Required
3. All the applicant and co-applicant to the original loan to come on loan structure.
4. ROI Approval to be taken
5. Repayment to be taken from Salary A/c of SBI Bank A/c no 4686
6. Plot to be identified and Demarcated
7. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
8. Acknowledged Key Facts Statement to be taken.
9. End use declaration from the applicants to be held on record
10. End Use letter to be documented from applicant

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

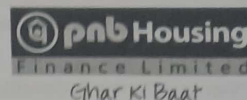
Relationship Manager:



Bld name



FORM A-2



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

At the request of the RAHU CAHANU ("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 1050000 (Rupees TEN LAKH FIFTY 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 11/09/2026 and Sanction Letter dated 27/09/2026

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 27 day of 09/2026, 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 MAHAJAN SIR 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 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 & 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: IBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	BALU LAHANU LAHANE	RH NO. A, 19 GUT NO 212, SAI SAMRUDDHI
2	VAISHALI BALU LAHANE	PARK, SAWANGI, AURANGABAD

2. Details of the Borrower:

Name: BALU LAHANU LAHANE Address: AURANGABAD

Constitution: _____

3. Date of Disbursement Letter: 27/09/2026

4. Date and Reference number of Sanction Letter: 0

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : PLOT NO. 02 B PART
Municipal No. : ABC GRAND 40, GUT NO. 374 / P
Khasra No. : MAUSE CHIKALTHAMA
Situated at : AURANGABAD
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : _____ South : _____

East : _____ West : _____

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

(Signature)

(Signature)









Transaction Successful

04:11 pm on 27 Sept 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹21,331

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

NOI chalan

PhonePe Transaction ID

T2609271610521856149580

Debited from



XXXXXX4686

₹21,331

UTR: 204180706686

Powered by



Scanned with OKEN Scanner

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BDEPL3011N



नाम / Name

VAISHALI BALU LAHANE

पिता का नाम / Father's Name

DEVIDAS SALUBA KARPE

जन्म की तारीख /
Date of Birth

20/09/1989

B. Lahane

हस्ताक्षर / Signature

17052024



आयकर विभाग

INCOME TAX DEPARTMENT

LAHANE BALU LAHANU

LAHANU PARBHAT LAHANE

25/05/1979

Permanent Account Number

AFNPL4137K

Parbhat

Signature



भारत सरकार

GOVT. OF INDIA



10032010





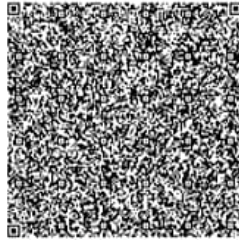
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0648/04916/58431

To
बाळू लहानू लहाने
Balu Lahanu Lahane
S/O Lahanu Lahane,
LAHANYACHI WADI,
PHULAMBRI,
VTC: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 9623491010

Signature Not Verified
Digitally signed by Balu Lahanu Lahane
Identification Authority of India
DN: cn=Balu Lahanu Lahane, o=Unique
Identification Authority of India, ou=UIDAI,
c=IN



आपका आधार क्रमांक / Your Aadhaar No. :

7034 9196 7641

VID : 9160 7858 4905 7847

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



बाळू लहानू लहाने
Balu Lahanu Lahane
जन्म तिथि/DOB: 25/05/1979
पुरुष/ MALE

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

7034 9196 7641

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 सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीएआई 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 कराना 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.

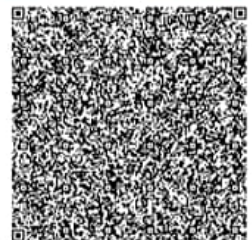


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
S/O लहानू लहाने, लहान्याची वाडी, फुलंब्री, औरंगाबाद,
औरंगाबाद,
महाराष्ट्र - 431001

Address:
S/O Lahanu Lahane, LAHANYACHI WADI,
PHULAMBRI, Aurangabad, DIST: Aurangabad,
Maharashtra - 431001



7034 9196 7641

VID : 9160 7858 4905 7847

1947

help@uidai.gov.in

www.uidai.gov.in



Scanned with OKEN Scanner

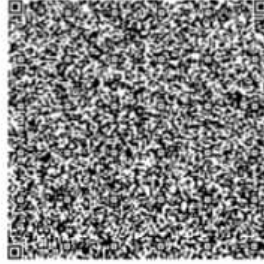


भारत सरकार Government of India

भारतीय विशिष्ट ओळख प्राधिकरण Unique Identification Authority of India

नोंदणी क्रमांक:/ Enrolment No.: 0013/71006/06322

To
वैशाली बाळू लहाने
Vaishali Balu Lahane
W/O Balu Lahane,
LAHANYACHI WADI,
PHULAMBRI,
VTC: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001,
Mobile: 9623491010



Signature Not Verified
Digitally signed by Unique
Identification Authority of India
DN
Date: 2024.08.24 12:38:41
GMT+05:30

आपला आधार क्रमांक / Your Aadhaar No. :

6803 2906 9730

VID : 9102 4220 4630 9347

माझे आधार, माझी ओळख



भारत सरकार
Government of India



वैशाली बाळू लहाने
Vaishali Balu Lahane
जन्म तारीख/DOB: 20/09/1989
महिला/ FEMALE

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

6803 2906 9730

माझे आधार, माझी ओळख



सत्यमेव जयते
Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निदिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ॲप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ॲप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ॲप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ॲप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- 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.



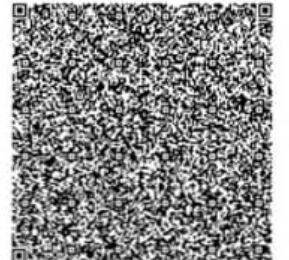
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
W/O बाळू लहाने, लहान्याची वाडी, फुलंब्री, औरंगाबाद,
औरंगाबाद,
महाराष्ट्र - 431001

Address:
W/O Balu Lahane, LAHANYACHI WADI,
PHULAMBRI, Aurangabad, DIST:
Aurangabad,
Maharashtra - 431001

Details as on: 01/08/2024



6803 2906 9730

VID : 9102 4220 4630 9347

1947

help@uidai.gov.in

www.uidai.gov.in



Scanned with OKEN Scanner