

Branch Office: AURANGABAD
Applicant: VISHAL RAJENDRA KULKARNI
SUREKHA VISHAL KULKARNI

Date: 27-Aug-2026
Ref No.: HOU/ARNG/0826/5205695

Guarantor: N/A
Address: F NO 11 B 21 GUT NO 54, SARA SARTHAK, WADGAON KOLHATI AURANGABAD, Aurangabad,
MAHARASHTRA, 431136, Aurangabad, India
Email: vishalkulkarni8@gmail.com
Version No.: 7
Contact No. 9158920777

Dear Sir/Madam,

With reference to your loan application dated 22-08-2026, 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 3593100 (INR Thirty Five Lakh Ninety Three Thousand One Hundred Only)
Insurance Premium	INR 179655 (INR One Lakh Seventy Nine Thousand Six Hundred and Fifty Five Only)
Total Loan Amount	INR 3772755 (INR Thirty Seven Lakh Seventy Two Thousand Seven Hundred and Fifty Five 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% - 4.95% = 8.20% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 28211 (INR Twenty Eight Thousand Two Hundred and Eleven Only)
8. Processing fees receivable:	INR 41219.76 (INR Forty One Thousand Two Hundred and Nineteen Rupees And Seventy Six Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No.14, Gut No. 215/Part, Tisgaon, 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:

- Subject to satisfactory residence 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)
- Repayment from Applicant Salary Account of BOB 2840
- All property owner to be on loan Structure
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Plot to be identified and Demarcated
- Digilocker aadhar verification for app and co-app to be done
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
1. Approved map and construction estimate to be submitted; estimate to be vetted by our empanelled agency and internal technical team. 2. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
- Copy of ownership proof to be documented to verify rentals

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.



SUREKHA



भारत सरकार
Government of India



Issue Date : 27/04/2015



विशाल राजेंद्र कुलकर्णी
Vishal Rajendra Kulkarni
जन्म तिथि / DOB : 22/05/1987
पुरुष / Male



आधार पहचान का प्रमाण है, नागरिकता का नहीं।
Aadhaar is a proof of identity, not of citizenship.



3647 2429 1243

मेरा आधार, मेरी पहचान

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

KULAKARNI VISHAL RAJENDRA

RAJENDRA KULAKARNI

22/05/1987

Permanent Account Number

DWMPK9420F

Signature



14042015



भारत सरकार
Government of India



सुरेखा विशाल कुलकर्णी
Surekha Vishal Kulkarni
जन्म तारीख / DOB: 01/01/1991
स्त्री / Female

6604 0293 5353

माझे आधार, माझी ओळख

09/04/2012



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EXDPK9006A



नाम / Name

SUREKHA VISHAL KULKARNI

पिता का नाम / Father's Name

BALAJI AWATE

जन्म की तारीख / Date of Birth

23/10/1990

Surekha

हस्ताक्षर / Signature



03022017





FORM A-2

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

At the request of the Vishal Rajendra Kulkarni ("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 372255 (Rupees Thirty seven lakh seventy two thousand five hundred and fifty five 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 02/09/2026 and Sanction Letter dated 02/09/2026.

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 _____ 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. _____ 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 Wakkar and Mr./Mrs. Asonita 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

(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").

*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 294 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: B.M. Rahul Mahajan sir

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	vishal kulkarni	plot NO. 14 Gut No. 25/25 Part
②	surekha kulkarni	tisgaon Aurangabad

2. Details of the Borrower:

Name: _____ Address: _____

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. 14 Gut:
Municipal No. : NO. 25/Part
Khasra No. : Tisgaon Aurangabad
Situated at : _____
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.	

surekha



Transaction Successful

2 September 2026 at 5:57 PM

Paid to



THINK BIGZ INITIATIVE PV...

₹28,120

Vyapar.*****2080@hdfc...



Payment Details



Transaction ID

T2609021757002880377692



Sent from



653003XXXXXXXXXX59

₹28,120

UTR: 558494925143

