

Branch Office: AURANGABAD
Applicant: OMPRAKASH RAMSANCHIT GUPTA
REKHA GUPTA

Date: 30-Sep-2026
Ref No.: HOU/ARNG/0926/5223674

Guarantor: N/A
Address: H NO 4 S NO 53 2 1, RENUKA NAGAR GARKHEDA, CHHATRAPATI SAMBHAJINAGAR, Aurangabad,
MAHARASHTRA, 431001, Aurangabad, India
Email: ompakashgupta22163@gmail.com
Version No.: 3
Contact No. 9766334643

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	Housing Loan, Housing
2. Loan Amount	INR 1800000 (INR Eighteen Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 1890000 (INR Eighteen Lakh Ninety Thousand Only)
3. Repayment Term	84 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 30891 (INR Thirty Thousand Eight Hundred and Ninety One Only)
8. Processing fees receivable:	INR 20061.18 (INR Twenty Thousand Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No.23, Gut No. 86, Village Deolai, Aurangabad, Aurangabad, Aurangabad, Aurangabad.
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

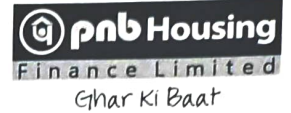
SPECIAL CONDITIONS:

- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Loan having EMI 24672/- EMI less than 12 months to be confirmed. SOA to be documented
- 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
- Repayment to be taken from HDFC Bank 3258.
- Foreclosure letter & List of Documents from the lender bank to be held on record
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
- 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.

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.

FORM A-2



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

At the request of the Ompoakash Ramsanchit Gupta ("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 1890000 (Rupees eighteen lakh ninety 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 09/10/2026 and Sanction Letter dated 30/09/2026

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. 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 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").

*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: B.M. Rahul Mahajan Sir

Designation: B.M.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Omprakash Gupta	Plot No. 23 Cult No. 86 village
②	Rakha Gupta	Deolai Aurangabad

2. Details of the Borrower:

Name: Omprakash Gupta **Address:** Plot No. 23 Cult No. 86 village
Deolai Aurangabad

Constitution: _____

3. Date of Disbursement Letter: 09/10/2026

4. Date and Reference number of Sanction Letter: 30/09/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No. 23 Cult
Municipal No. : No. 86 village
Khasra No. : Deolai Aurangabad
Situating 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.	



भारत सरकार
Government of India



ऑमप्रकाश रामसंचित गुप्ता
Omprakash Ramsanchit Gupta
जन्म तारीख / DOB : 04/03/1987
पुरुष / Male



9421 9257 1478

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

9421 9257 1478

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India



पता: स/व रामसंचित गुप्ता, ह नो ४ स नो
५३/२/१, रेणुका नगर, गारखेडा, छत्रपती
संभाजी नगर, छत्रपती संभाजी नगर,
महाराष्ट्र, ४३१००१

Address: S/O Ramsanchit Gupta, H No 4 S No
53/2/1, Renuka Nagar, Gharkheda, Chatrapati
Sambhaji Nagar, Chatrapati Sambhaji Nagar,
Maharashtra, 431001



9421 9257 1478



1947



help@uidai.gov.in



www.uidai.gov.in

Issue Date : 20/02/2014

Print Date : 06/10/2023

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BBMPG4670C



नाम / Name
OMPRAKASH RAMSANCHIT GUPTA

पिता का नाम / Father's Name
RAMSANCHIT GUPTA

जन्म की तारीख /
Date of Birth
04/03/1987

हस्ताक्षर / Signature
ओम्प्राकाश

02062024

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DMAPG4244K



नाम / Name

REKHA GUPTA

पिता का नाम / Father's Name

GHIRAU GUPTA

जन्म की तारीख / Date of Birth

01/01/1989

रंखा गुप्ता
हस्ताक्षर / Signature

05456



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India

नोंदविण्याचा क्रमांक / Enrollment No 1007/23961/01885

To,

रेखा गुप्ता

Rekha Gupta

W/O: Om Prakash Gupta

Lane No. 02

Kailash Nagar, Aurangabad

Aurangabad

Aurangabad (mh) Aurangabad Aurangabad

Maharashtra 431001

9766334643

Ref: 1376 / 20A / 873859 / 874329 / P



SH813115689FT



आपला आधार क्रमांक / Your Aadhaar No. :

3446 1310 9796

आधार - सामान्य माणसाचा अधिकार



भारत सरकार

Government of India



रेखा गुप्ता

Rekha Gupta

जन्म तारीख / DOB : 01/01/1989

स्त्री / Female



3446 1310 9796

आधार - सामान्य माणसाचा अधिकार







Transaction Successful

01:43 pm on 09 Oct 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹16,921

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2610091343161290342817

Debited from



XXXXXXXXXXXX3258

₹16,921

UTR: 714120021871

Powered by

