

Branch Office: AURANGABAD
Applicant: SHRIKRISHNA SANJAY THAKARE
THAKARE USHA SANJAY

Date: 28-Jun-2026
Ref No.: HOU/ARNG/0626/5139575

Guarantor: N/A
Address: PLOT NO -133, GALLI NUMBER -08, GAJANAN NAGAR , GARKHEDA PARISAR, AURANGABAD,
Aurangabad, MAHARASHTRA, 431001, India
Email: krishtakare46@gmail.com

Version No.: 4
Contact No. 8379918558

Dear Sir/Madam,

With reference to your loan application dated 23-06-2026, 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 2700000 (INR Twenty Seven Lakh Only)
Insurance Premium	INR 94500 (INR Ninety Four Thousand Five Hundred Only)
Total Loan Amount	INR 2794500 (INR Twenty Seven Lakh Ninety Four Thousand Five Hundred 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 21488 (INR Twenty One Thousand Four Hundred and Eighty Eight Only)
8. Processing fees receivable:	INR 30681.18 (INR Thirty Thousand Six Hundred and Eighty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. 203, On Second Floor, Sai Tower, On Plot No. 20 & 21, Gut No. 103 Part, Mauje Satara, 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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
2. Subject to clearance of Processing Fees.
3. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.
4. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
5. Subject to FCU & FI verification.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. LTV to be restricted as per PNBHFL policy norms.
8. Subject to Legal & Technical Clearance.
9. Acknowledged Key Facts Statement to be taken.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. OCR clearance (if applicable) to be taken before disbursement.

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.

A S. S. Thakare

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पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

FORM A-2



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

At the request of the Shrikrishna Sanjay Thakare ("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 2794500 (Rupees Twenty Seven Lakh Ninety Four Thousand Five hundred 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 24/7/26 and Sanction Letter dated 28/June/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 24 day of July 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. Shrikrishna Sanjay Thakare 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 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

A.S.S. Thakare C 301

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>Shrikrishna Sanyal Thakare</u>	<u>Flat no 203 2nd Floor Sai Tower</u> <u>Plot no 20 & 21 Gutt no 103 part</u> <u>Satara Aurangabad 431001</u>

2. Details of the Borrower:

Name: Shrikrishna S. Thakare Address: Aurangabad

Constitution: _____

3. Date of Disbursement Letter:

A.S. Thakare

4. Date and Reference number of Sanction Letter:

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SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Flat no 203 2nd Floor
Municipal No. : Sai tower
Khasra No. : Plot no 20 & 21
Situated at : Gutt no 103 part
Area : Satara sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : open to sky South : Flat no 204
East : Flat no 202 West : open to sky

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	



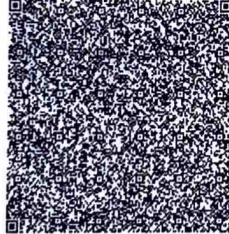
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 2006/20789/28746

To
श्रीकृष्णा संजय ठाकरे
Shrikrishna Sanjay Thakare
Kachiwada Chelipura,
Near Kalika Mata Mandir,
VTC: Aurangabad,
PO: Aurangabad (mh),
Sub District: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 8379918558

Signature Not Verified
Digitally signed by Shrikrishna Sanjay Thakare
DN: cn=Shrikrishna Sanjay Thakare, o=Unique
Identification Authority of India, ou=India
Date: 2022.07.15 15:31:08
IST



आपला आधार क्रमांक / Your Aadhaar No. :

4311 1619 2371

VID : 9181 9332 7292 7277

माझे आधार, माझी ओळख



भारत सरकार
Government of India



श्रीकृष्णा संजय ठाकरे
Shrikrishna Sanjay Thakare
जन्म तारीख/DOB: 06/02/1999
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा 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).

4311 1619 2371

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

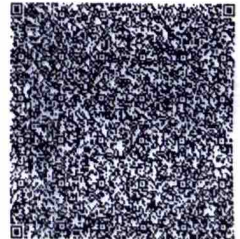
- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे 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 संस्थानी 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.



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Unique Identification Authority of India



पत्ता:
काचिवाडा चेलिपुरा, कलिका माता मंदिर जवळ, औरंगाबाद,
औरंगाबाद एमएच, औरंगाबाद,
महाराष्ट्र - 431001
Address:
Kachiwada Chelipura, Near Kalika Mata Mandir,
Aurangabad, PO: Aurangabad (mh), DIST:
Aurangabad,
Maharashtra - 431001



4311 1619 2371

VID : 9181 9332 7292 7277

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help@uidai.gov.in

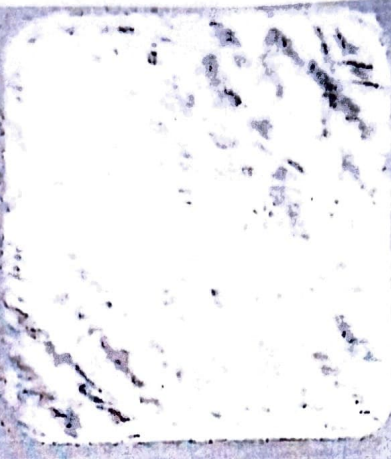
www.uidai.gov.in

S.S. Thakare

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BDZPT9030L

नाम / Name

SHRIKRISHNA SANJAY THAKARE

पिता का नाम / Father's Name
SANJAY THAKARE

जन्म की तारीख / Date of Birth
06/02/1999

S.S. Thakare
हस्ताक्षर / Signature

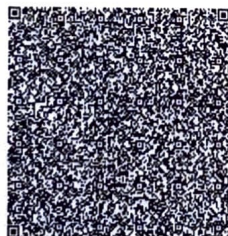




भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

To
उषा संजय ठाकरे
Usha Sanjay Thakare
H NO 1-28-31,
SP ROAD,
CHELIPURA,
VTC: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 8379918558

Digitally signed by Unique
Identification Authority of India
06
Date: 2026.05.15 11:01
IST



VID : 9135 2678 5240 8389

માફો આધાર, માફી ઓળખ



उषा संजय ठाकरे
Usha Sanjay Thakare
जन्म तारीख/DOB: 15/06/1966
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही. हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा Cr कोडचे स्कॅनिंग/ऑफलाइन XML)

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9446 2122 0462

માફો આધાર, માફી ઓલ્લખ



Government of India

**माहिती / INFORMATION**

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- आधारची मागणी करणाऱ्या संस्थानी संमती घेणे बंधनकारक आहे.
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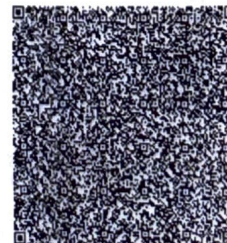
भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India



पत्ता:
घर नं १-२८-३१, एसपी रोड, चेलीपुरा, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - ४३१००१

Address:
H NO 1-28-31, SP ROAD, CHELIPURA,
Aurangabad, DIST: Aurangabad,
Maharashtra - 431001



9446 2122 0462

VID : 9135 2678 5240 8389

1947

✉ help@uidai.gov.in

 www.uidai.gov.in

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA



नाम / Name

THAKARE USHA SANJAY

पिता का नाम / Father's Name

SHRIKRISHNA GOVINDRAO GOTMARE

जन्म की तारीख /

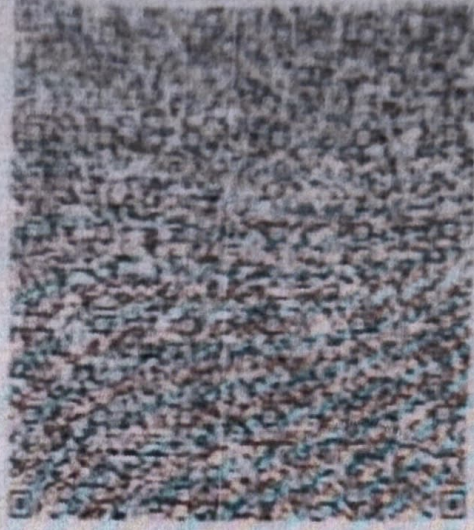
Date of Birth

15/06/1966

स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

CEBSPT4291D



30042022

हस्ताक्षर / Signature

उषा

C उषा उषा



Transaction Successful

12:53 pm on 24 Jul 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD

₹24,170

Vyapar.169705262080@hdfcbank



Transfer Details



Message

Shrikrishna Thakare NOI Payment

PhonePe Transaction ID

T2607241253059565676547

Debited from



XXXXXX7403

₹24,170

UTR: 588098680471

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