

Branch Office: AURANGABAD
Applicant: WAGH UMESH SUBHASHRAO
JAYSHRI UMESH WAGH

Date: 09-Jul-2026
Ref No.: NHL/ARNG/0726/5150161

Guarantor: N/A
Address: R H NO B 5 G NO 144/P, OM SAI NAGARI NEAR URJA NAGAR, AYYAPA MANDIR PARISAR
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: umeshwaghu8@gmail.com

Version No.: 4
Contact No. 9823334527

Dear Sir/Madam,

With reference to your loan application dated 03-07-2026, 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, Repay existing loans
2. Loan Amount	INR 3375000 (INR Thirty Three Lakh Seventy Five Thousand Only)
Insurance Premium	INR 85000 (INR Eighty Five Thousand Only)
Total Loan Amount	INR 3460000 (INR Thirty Four Lakh Sixty 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 36131 (INR Thirty Six Thousand One Hundred and Thirty One Only)
8. Processing fees receivable:	INR 77291.18 (INR Seventy Seven Thousand Two Hundred and Ninety One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 16, Gut No. 4, Mauje Mustafabad, 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. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
2. ROI Approval to be taken
3. All property owner to be on loan Structure
4. Repayment from Applicant Salary Account HDFC Bank A/c no 3947
5. Plot to be identified and Demarcated
6. End Use letter to be documented from applicant
7. 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).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Deepak Arvind Waghmare
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, E-1, E-2 & E-3, 4th Floor, Aurangabad Business Centre, Adalat Road,




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 Wagh Umesh S. ("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 34,60,000/- (Rupees Thirty four lakh Sixty

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 31/07/2026 and Sanction Letter dated 09/07/2026

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. Rahul Mahajan 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. 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

Amol Wakekar J. Wagh

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 and 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: Rahul Mahajan

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	<u>Wagh Umesh S.</u>	<u>R.H. No. B5 G. No. 144/P 1st Stai</u>
2	<u>JayShri Umesh Wagh</u>	<u>Nagati NEAR VRIJ NAGAR, Ayyapa</u>
		<u>Mandir police, Aurangabad 431001</u>

2. Details of the Borrower:

Name: Wagh Umesh S. 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. 16
Municipal No. : 4th No. 04
Khasra No. : Mayje Mustafabad
Situated at : Aurangabad
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : PLOT No. 15 South : PLOT No. 17
East : Disha Nagati West : 7.50 mtr wide Road

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

आयकर विभाग

INCOME TAX DEPARTMENT



सत्यमेव जयते

भारत सरकार

GOVT. OF INDIA

WAGH UMESH SUBHASHRAO

SUBHASHRAO PANDHARINATH WAGH

01/01/1981

Permanent Account Number

AARPW5877A



Signature



14062005



भारत सरकार
Government of India



Aadhaar no. issued: 13/07/2013



उमेश सुभाषराव वाघ

Umesh Subhashrao Wagh

जन्म तारीख/DOB: 01/01/1981

पुरुष/ MALE

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).

6478 0659 0791

माझे **आधार**, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

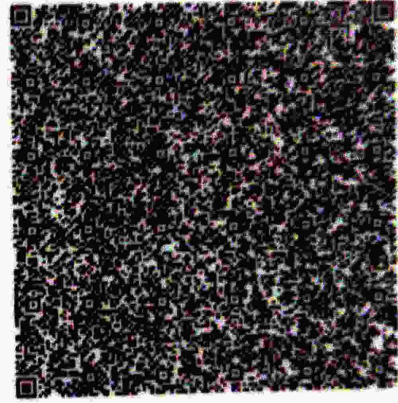
Unique Identification Authority of India



Details as on: 11/01/2026

पत्ता:
S/O: सुभाषराव वाघ, 436, बजरंग चौक, अडूल बुद्रुक, अडूल
बुद्रुक, अडूल बुद्रुक, औरंगाबाद,
महाराष्ट्र - 431121

Address:
S/O: Subhashrao Wagh, 436, bajarang chowk, adool
budruk, Adool Bhurudu, PO: Adul Budruk, DIST:
Aurangabad,
Maharashtra - 431121



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VID : 9170 9818 6984 5667

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✉ help@uidai.gov.in

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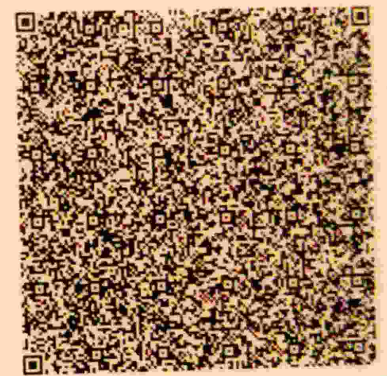
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AGCPW8240L



नाम / Name
JAYSHRI UMESH WAGH

पिता का नाम / Father's Name
RATNAKAR MOHITE

जन्म की तारीख
Date of Birth
16/05/1988

J. Wagh
हस्ताक्षर / Signature

15022019



भारत सरकार
Government of India



Aadhaar no. issued: 12/07/2013



जयश्री उमेश वाघ
Jayshri Umesh Wagh
जन्म तारीख/DOB: 16/05/1988
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
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9171 9040 1256

माझे आधार, माझी ओळख



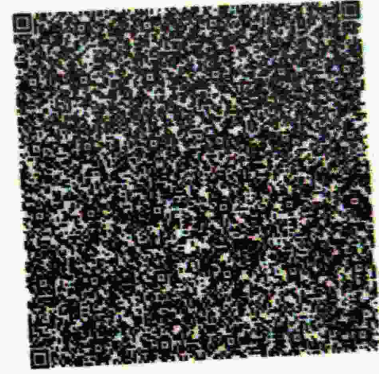
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 11/01/2026

पत्ता:
C/O: सुभषा वाघ, जय बजरंग चौक, अडूल भुरुडू, अडूल
बुद्रुक, औरंगाबाद,
महाराष्ट्र - 431121

Address:
C/O: Subhsha Wagh, jay bajrang chauk, Adool
Bhurudu, PO: Adul Budruk, DIST: Aurangabad,
Maharashtra - 431121



9171 9040 1256

VID : 9198 5509 1839 9157

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₹27,180

Successful

31 Jul 2026, 12:23pm

To

Think Bigz Initiative Pvt Ltd

Vyapar.169705262080@hdfcbank

From

Jayshri Umesh Wagh

jayshri.wagh86@kotak • Savings XX8493

Transaction ID

621212763877