

Branch Office: AURANGABAD
Applicant: PRATIKSHA DADARAO SALVE
SUSHILA DADARAV SALAVE

Date: 16-Jul-2026
Ref No.: HOU/ARNG/0626/5142833

Guarantor: N/A
Address: FLAT NO. T4-1804, 18TH FLOOR OF PARK TITAN SOCIETY, SURVEY NO. 40/1/1, MARUNJI, TQ MULSHI, VILLAGE MAUJE MARUNJI, DIST PUNE., PUNE, PUNE, Pune, MAHARASHTRA, 411057, Pune, India
Email: pratikshasalve773@gmail.com
Version No.: 5
Contact No. 9699337387

Dear Sir/Madam,

With reference to your loan application dated 26-06-2026, 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 4200000 (INR Forty Two Lakh Only)
Insurance Premium	INR 210000 (INR Two Lakh Ten Thousand Only)
Total Loan Amount	INR 4410000 (INR Forty Four Lakh Ten Thousand Only)
3. Repayment Term	240 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 37438 (INR Thirty Seven Thousand Four Hundred and Thirty Eight Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. 201, On Second Floor, Guruchhaya Apartment, On Plot No 24, CTS No.19048/1/24, At Deccan Floor Mill, Jalan Nagar., 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. 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.
2. Subject to clearance of Processing Fees.
3. Digilocker aadhar verification for app and co-app to be done
4. Repayment from Applicant salary A/c ICICI Bank 3614
5. Jun 26 salary credit BKST to be documented.
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Property to be registered in joint name of Applicant only
8. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. OCR clearance (if applicable) to be taken before disbursement.
10. Property being offered as collateral needs to be insured for the tenure of the loan
11. Acknowledged Key Facts Statement to be taken.
12. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
13. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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).

Pratiksha Dadarao Salve

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



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

At the request of the Prabir Ksha Dadarban Solve ("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 44,10,000/- (Rupees forty four lakh ten 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 18/07/2026 and Sanction Letter dated 16/07/2026.

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 18 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 Arrangabad (hereinafter for the sake of brevity referred to as "Mortgages") 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. Amel Wakelkar and Mr./Mrs. Asmita Kulcarani [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 General Conditions ("GTC").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to 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 sir

Designation: B.B.H

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	<u>Pratiksha Salve</u>	<u>Flat No 201, 2nd Floor, Guruchaya</u>
2	<u>Sushila Salve</u>	<u>Apartment plot No 24 CTN NO</u>
		<u>19048/1/24 Deccan Floor mill</u>
		<u>Jalan Nagar Aurangabad</u>

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. : Flat NO 201, 2nd
Municipal No. : Floor, Guruchaya Apartment
Khasra No. : plot NO 24 CTN NO
Situated at : 19048/1/24 Deccan Floor mill
Area : Jalan Nagar sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : Aurangabad
Bounded as under

North : Railway Tracks

South : Flat NO 202

East : Flat NO 202

West : Side margin & Compound wall

PART II (List of Title Deeds)

1.	<u>Draft</u>
2.	<u>NCE</u>
3.	<u>Demand</u>
4.	
5.	





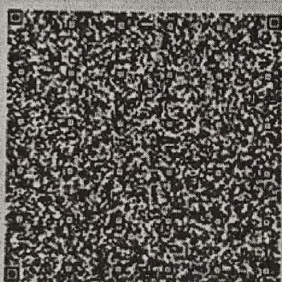
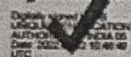
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0636/00044/02092

To
प्रतीक्षा दादराव साळवे
Pratiksha Dadarao Salve
D/O Dadarao Salve
At. Post. Adagaon Bhombe Tq. Bhokaradan
Adgaon
Jalna Maharashtra - 431114
9699337387

Signature valid



आपका आधार क्रमांक / Your Aadhaar No. :

8559 4452 3014

VID : 9136 5808 2033 2356

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



प्रतीक्षा दादराव साळवे
Pratiksha Dadarao Salve
जन्म तिथि/DOB: 12/04/1999
महिला/ FEMALE

8559 4452 3014

VID : 9136 5808 2033 2356

मेरा आधार, मेरी पहचान



Government of India



AADHAAR

सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन ऑथेंटिकेशन से पहचान प्रमाणित करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देश भर में मान्य है।
- आधार कई सरकारी और गैर सरकारी सेवाओं को पाना आसान बनाता है।
- आधार में मोबाइल नंबर और ईमेल ID अपडेट रखें।
- आधार को अपने स्मार्ट फोन पर रखें, mAadhaar App के साथ।

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

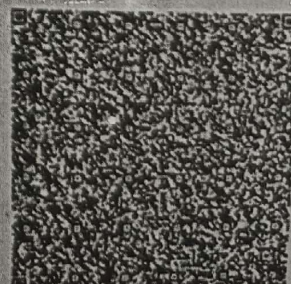


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
D/O दादराव साळवे, मु. पोस्ट. अडगाव भोम्बे त. भोकरदन,
आडगाव, जालना,
महाराष्ट्र - 431114

Address:
D/O Dadarao Salve, At. Post. Adagaon
Bhombe Tq. Bhokaradan, Adgaon, Jalna,
Maharashtra - 431114



8559 4452 3014

VID : 9136 5808 2033 2356

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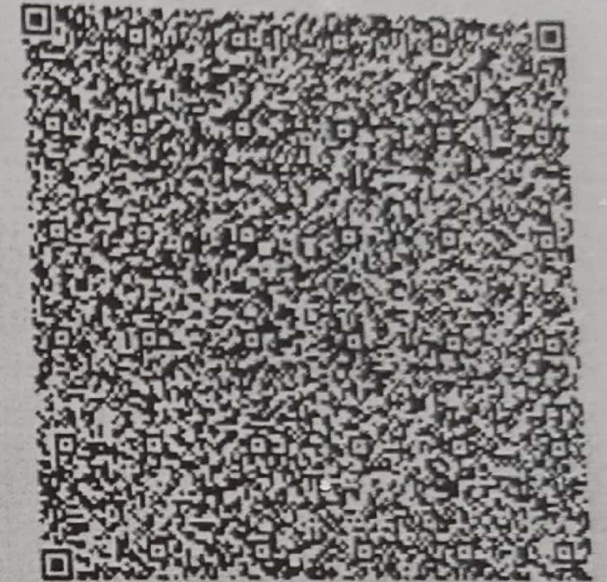
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
GRCPS8857J

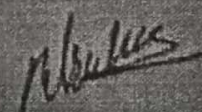


नाम / Name

PRATIKSHA DADARAO SALVE

पिता का नाम / Father's Name
DADARAO SALVE

जन्म की तारीख / Date of Birth
12/04/1999


हस्ताक्षर / Signature

42186



भारत सरकार
Government of India



सुशिला दादाराव साळवे
Sushila Dadarav Salave
जन्म तारीख / DOB : 01/01/1973
स्त्री / Female



6489 7028 6460

आधार - सामान्य माणसाचा अधिकार

SET1-UP12_402IGen4_0001



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता W/O: दादाराव साळवे,
मु.पोस्ट-अडगाव भोकरदन ता-भोकरदन,
आडगाव, भोकरदन, जालना, महाराष्ट्र,
431114

Address: W/O: Dadarav Salave,
at.post-ADGAON BHOKARDAN
tal-BHOKARDAN, Adgaon, Bhokardan,
Jalna, Maharashtra, 431114

6489 7028 6460



1947
1800 300 1947



help@uidai.gov.in

WWW

www.uidai.gov.in

सुशिला साळवे

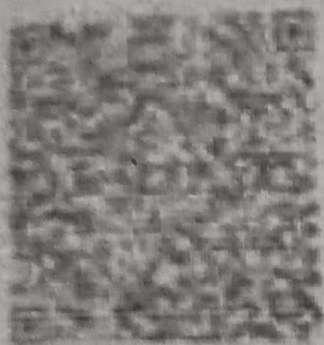


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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

IQXPS3971P

नाम / Name

SUSHILA DADARAV SALAVE

पिता का नाम / Father's Name

RAYAJI RAGHO JADHAV

जन्म की तारीख / Date of Birth

01/01/1973

सुशिला सलवे

हस्ताक्षर / Signature



27072017





Transaction Successful

17 July 2026 at 7:57 PM

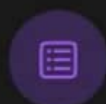
Paid to



THINK BIGZ INITIATIVE PV...

₹30,030

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



Payment Details



Message

NOI

PhonePe Transaction ID

T2607171957336891635233



Debited from



XXXXXXXXXXXX14

₹30,030

UTR: 228506916191





