

Branch Office: NAGPUR
Applicant: MUKESH KUMAR DONGARE
MAYAWATI NARENDRA DONGARE

Date: 24-Sep-2026
Ref No.: HOU/NAG/0926/5225816

Guarantor: N/A
Address: ROOM NO 111 SRADDHA SABURI APARTMENT SEC, 25 GHANSOLI GAON NAVI MUMBAI, .., Thane,
MAHARASHTRA, 400701, India
Email: mukesh92dongare@gmail.com
Version No.: 4
Contact No. 7999916171

Dear Sir/Madam,

With reference to your loan application dated 19-09-2026, 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	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 18391 (INR Eighteen Thousand Three Hundred and Ninety One Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 45, MOUZA PARDI, KHASRA NO 87/2, KIRTIDHAR CO OP HOUSING SOCIETY LTD NAGPUR, KHASRA NO 87/2, GROUP 8 CORPORATION HOUSE NO 618/B/45, Nagpur, P H NO 34 SHEET NO 1049/22 CITY SURVEY NO 37, Nagpur, MAHARASHTRA, India, 440008
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. Acknowledged Key Facts Statement to be taken.
2. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
3. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
4. 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.
5. OCR clearance (if applicable) to be taken before disbursement.
6. Subject to clearance of Processing Fees.
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. LTV to be restricted to 75% COP or MV which ever is lower.
9. Plot fencing to be taken.
10. Online Adhar verification to be done through DG locker.
11. LTV as per PNBHFL Norms.
12. HR Confirmation on mail or Credit Vidhya to be document



[Handwritten signature]

[Handwritten signature: मायावती डोंगरे]

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

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

MUKESH KUMAR DONGARE

NARENDRA KUMAR DONGARE

15/05/1992

Permanent Account Number

BUGPD3922F

Signature



20082013



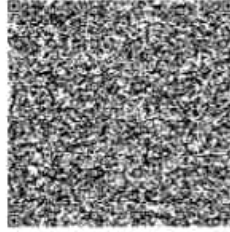
भारत सरकार Government of India

भारतीय विशिष्ट पहचान प्राधिकरण Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0000/00112/04797

To
मुकेश कुमार डोंगरे
Mukesh Kumar Dongare
Room No-111 1st Floor Shradha Shaburi Apartment,
Arjun wadi,
Ghansoli Gaon,
VTC: Navi Mumbai,
PO: Ghansoli,
District: Thane,
State: Maharashtra,
PIN Code: 400701
Mobile: 9644493660

Signature Not Verified
Digitally signed by ?
Unique
Identification Authority of India
DN:
Date: 2025.08.11 12:12:19
IST



आपका आधार क्रमांक / Your Aadhaar No. :
XXXX XXXX 6620
मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 11/08/2014



मुकेश कुमार डोंगरे
Mukesh Kumar Dongare
जन्म तिथि/ DOB: 15/05/1992
पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सरवापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।
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).

XXXX XXXX 6620

मेरा आधार, मेरी पहचान



Government of India



सूचना / INFORMATION

- आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं। जन्मतिथि आधार नंबर धारक द्वारा प्रस्तुत सूचना और विनियमों में विनिर्दिष्ट जन्मतिथि के प्रमाण के दस्तावेज पर आधारित है।
- इस आधार पत्र को यूआईडीआई द्वारा नियुक्त प्रमाणीकरण एजेंसी के जरिए ऑनलाइन प्रमाणीकरण के द्वारा सत्यापित किया जाना चाहिए या ऐप स्टोर में उपलब्ध एमआधार या आधार क्यूआर कोड स्कैनर ऐप से क्यूआर कोड को स्कैन करके या www.uidai.gov.in, पर उपलब्ध सुरक्षित क्यूआर कोड रीडर का उपयोग करके सत्यापित किया जाना चाहिए।
- आधार विशिष्ट और सुरक्षित है।
- पहचान और पते के समर्थन में दस्तावेजों को आधार के लिए नामांकन की तारीख से प्रत्येक 10 वर्ष में कम से कम एक बार आधार में अपडेट कराना चाहिए।
- आधार विभिन्न सरकारी और गैर-सरकारी फायदों/सेवाओं का लाभ लेने में सहायता करता है।
- आधार में अपना मोबाइल नंबर और ईमेल आईडी अपडेट रखें।
- आधार सेवाओं का लाभ लेने के लिए एमआधार ऐप डाउनलोड करें।
- आधार/बायोमेट्रिक्स का उपयोग न करने के समय सुरक्षा सुनिश्चित करने के लिए आधार/बायोमेट्रिक्स लॉक/अनलॉक सुविधा का उपयोग करें।
- आधार की मांग करने वाले सहमति लेने के लिए बाध्य हैं।
- 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.

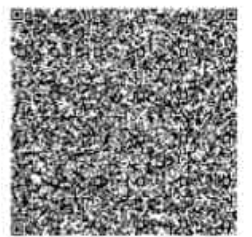


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



Details as on: 16/09/2026

पता:
रूम नो-111 1st फ्लोर श्रद्धा शबुरी अपार्टमेंट, अर्जुन वाडी,
घनसोली गांव, नवी मुंबई, घनसोली, थाने,
महाराष्ट्र - 400701
Address:
Room No-111 1st Floor Shradha Shaburi Apartment,
Arjun wadi, Ghansoli Gaon, Navi Mumbai, PO:
Ghansoli, DIST: Thane,
Maharashtra - 400701



XXXX XXXX 6620

1947

help@uidai.gov.in

www.uidai.gov.in

FORM A-2

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



At the request of the MUKESH KUMAR DONGARE ("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 1890,000/- (Rupees Eighteen Lakh Ninety Thousand

Only 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 _____ and Sanction Letter dated 24-Sep-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 Alhaz Tower, PNBHFL (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. MUKESH KUMAR DONGARE 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. Gandeep Pille and Mr./Mrs. Sunil Mishra [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. MUKESH KUMAR DONGARE 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

ममावती डोंगरे

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:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	MUKESH KUMAR DONDARE	Room No. 111, 32addha Saburi APP. Sec. 25, Ghonsoli Gaon Pari Mumbai Phone - 400701

2. Details of the Borrower:

Name: MUKESH KUMAR DONDARE Address: Room No. 111 32addha Saburi APP. Sec. 25, Ghonsoli Gaon Pari Mumbai - 400701

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter: 10/01/2026/5225816

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No. 45
Municipal No. : K.H. No. 87/2
Khasra No. : Sheet No. 1049/22
Situated at : Pardi
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : Freehold
Bounded as under

North : _____

South : _____

East : _____

West : _____

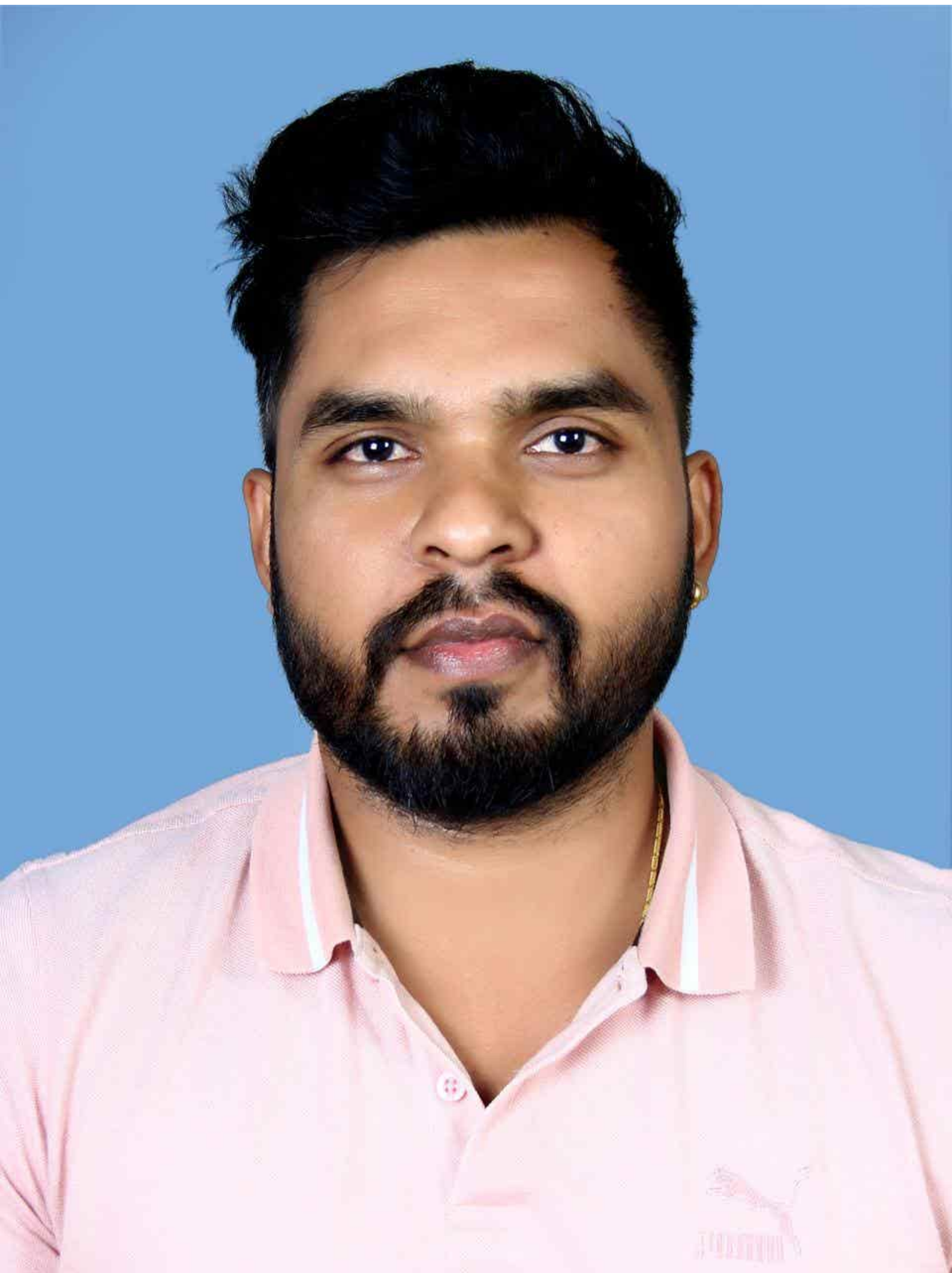
PART II

(List of Title Deeds)

1.	Old Sale deed no.	Dr.
2.		
3.		
4.		
5.		



मायाना डंगर





Transaction Successful

8 October 2026 at 18:22

Paid to



THINKBIGZ INIT...

₹14,920

*****4356-2@...



Payment Details



Transaction ID

T2610081822154685684742



Sent from



XXXXXXX0655

₹14,920

UTR: 440980645497





Transaction Successful

8 October 2026 at 18:21

Paid to



THINKBIGZ INITI...

₹2,000

*****4356-2@o...



Payment Details



Transaction ID

T2610081820570939663225



Sent from



XXXXXXX0655

₹2,000

UTR: 848330687354

