

Branch Office: AURANGABAD
Applicant: KRUSHNA VITHAL BODKHE
LATA VITHTHAL BODAKHE

Date: 02-Jul-2026
Ref No.: HOU/ARNG/0626/5143823

Guarantor: N/A
Address: S. NO-19-1, PLOT NO-28,, MEHAR NAGAR, NEAR MAHANAGAR PALIKA GROUND,, BEHIND -K-POND HOSPITAL , AURANGABAD, Aurangabad, MAHARASHTRA, 431001, India
Email: krushna855281@gmail.com
Version No.: 4
Contact No. 8552813550

Dear Sir/Madam,

With reference to your loan application dated 27-06-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 52500 (INR Fifty Two Thousand Five Hundred Only)
Total Loan Amount	INR 1552500 (INR Fifteen Lakh Fifty Two 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 11938 (INR Eleven Thousand Nine Hundred and Thirty Eight Only)
8. Processing fees receivable:	INR 5898.18 (INR Five Thousand Eight Hundred and Ninety Eight Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO. B03,, SECOND FLOOR, VARUN RESIDENCY, PLOT NO. 142,143,144, NAKSHATRAWADI, 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 clearance of Processing Fees.
2. 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.
3. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Digilocker aadhar verification for app and co-app to be done
6. Repayment from Applicant salary A/c Kotak Mahindra Bank no 1106
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
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. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
13. Applicant correct SV proof to be documented

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).

FORM A-2

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



At the request of the Krushna. Vithal Bodke ("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 15.52.500/- (Rupees Fifteen lakh Fifty two 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 _____ and Sanction Letter dated _____.

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. Krushna Amol Wakkar and Mr./Mrs. Asmita Kulkarni [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. _____] 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

In case there is any error/irregularity in the construction or deviation from the sanctions of Municipality/Municipal Corporation/other authorities, the Borrower shall indemnify, keep indemnified and hold harmless PNBHFL at Borrower's cost.

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:

(Signature)

MFI

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	Krushna V. Bodke.	SNO-19-1 Plot NO-28, mehar Nagar.
2)	Lata V. Bodke.	Aurangabad.

2. Details of the Borrower:

Name: Krushna V. Bodke 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- B-03 Second floor,
Municipal No. : Vascon Residency
Khasra No. : Plot NO- 142, 143, 144
Situated at : Nakshatra wadi, Aurangabad.
Area : 495 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : Side margin South : Entrance passage & staircase
East : Side margin West : side margin.

PART II

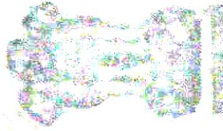
(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

keep indemnified and hold harmless PNBHFL at Borrower's cost.

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



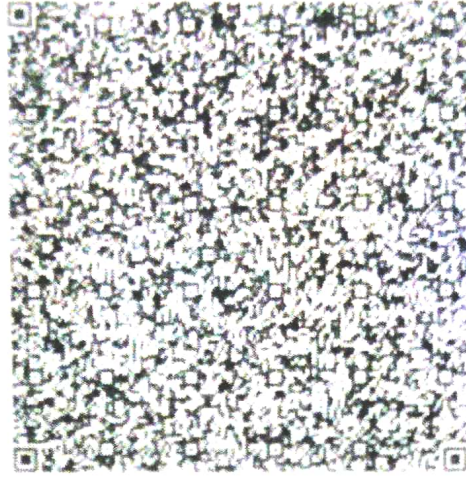
नाम / Name

KRUSHNA VITHAL BODKHE

स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

FJEPB5649L



24122020

जन्म की तारीख /

Date of Birth

28/01/2001

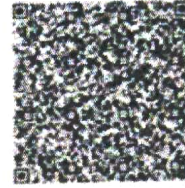
PAN Application Digitally Signed, Card Not
Valid unless Physically Signed



भारत सरकार
Government of India



कृष्णा विठल बोडखे
Krushna Vithal Bodkhe
जन्म तारीख/DOB: 28/01/2001
पुरुष/ MALE



7166 7031 9173

VID: 9193 4827 3158 7436

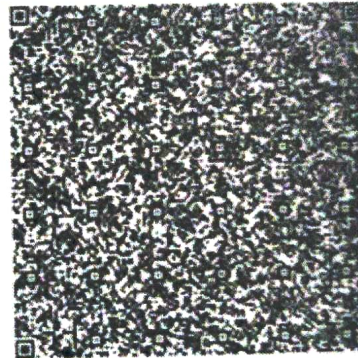
माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता:
मुलानी वदडगाँव, औरंगाबाद,
महाराष्ट्र - 431105

Address:
Mulani Wadgaon, Aurangabad,
Maharashtra - 431105



QR Code with Photograph

7166 7031 9173

VID: 9193 4827 3158 7436



संपर्क: 1800 121 2345

www.uidai.gov.in

(Handwritten signature)

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

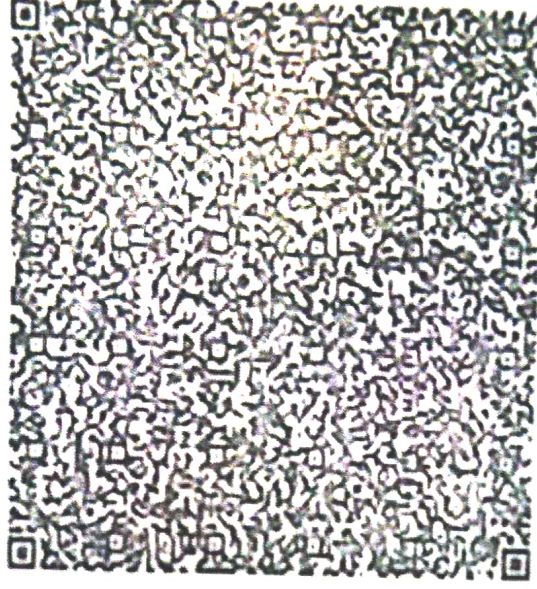
GOVT OF INDIA



स्थायी लेखा संख्या कार्ड

Permanent Account Number Card

ETXPB2162L



LATA VITHTHAL BODAKHE

पिता का नाम Father's Name

MURLIDHAR TUKARAM LIPANE

जन्म की तारीख
Date of Birth

01/01/1981

हस्ताक्षर / Signature

१५५३



भारत सरकार
Government of India



लता विठ्ठल बोडखे
Lata Viththal Bodakhe
जन्म तिथि/DOB: 01/01/1981
महिला/ FEMALE



2419 0589 0063

मेरा आधार, मेरी पहचान



सिस्टम पहचान प्राधिकरण
Unique Identification Authority of India

Address:

W/O: Viththal Bodakhe, Mulani
Wadgaon, Aurangabad,
Maharashtra - 431105

पता:

W/O: विठ्ठल बोडखे, मुलांनी बडगाँव,
औरंगाबाद,
महाराष्ट्र - 431105

2419 0589 0063







Transaction Successful

04:05 PM on 29 Aug 2026

Paid to



**THINK BIGZ INITIATIVE
PVT LTD**

₹14,230

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2608291605481711426879

Debited from



XXXX859538

₹14,230

UTR: 641024441646

Powered by



AXIS BANK