

Branch Office: AURANGABAD
Applicant: VISHAL VILAS KULKARNI
MANJIRI VISHAL KULKARNI

Date: 29-Aug-2026
Ref No.: HOU/ARNG/0726/5177200

Guarantor: N/A
Address: FLAT NO A-2 SARARIDDHI APARTMENT, PISADEVI ROAD RIDHIVINAYAK MANDIR, HARSUL
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: vishmk2319@gmail.com
Version No.: 6
Contact No. 9673755558

Dear Sir/Madam,

With reference to your loan application dated 23-07-2026, 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	Housing Loan, Housing
2. Loan Amount	INR 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 105000 (INR One Lakh Five Thousand Only)
Total Loan Amount	INR 3105000 (INR Thirty One Lakh Five Thousand 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% -4.80% = 8.35% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23546 (INR Twenty Three Thousand Five Hundred and Forty Six Only)
8. Processing fees receivable:	INR 4721.18 (INR Four Thousand Seven Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. B-104, 1st Floor, Shreenath Residency, Gut No. 167/1, At Harsul, 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. PL Rs. 10.82 lacs to be closed by customer end before disbursement.
2. Subject to clearance of Processing Fees.
3. Digilocker aadhar verification for app and co-app to be done
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Repayment to be taken from Salary A/c of SBI 4256
6. FD relationship with the customer as cross sell product of 3 * EMI with loan tenor to be explored.
7. Work id card to be documented
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. OCR clearance (if applicable) to be taken before disbursement.
10. 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:

FORM A-2

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



At the request of the Vishal Vilas Kulkarni ("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 31,05,000/- (Rupees thirtyone lakh five 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 _____.

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 Gaekkar 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

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)	Vishal Vilas Kulkarni	Flat No-A-2 Sora Riddhi Apartment.
2)	Manjiri Vishal Kulkarni	Pisadevi Road. Harsul.
		Aurangabad.

2. Details of the Borrower:

Name: Vishal Vilas Kulkarni 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. : Flat No-B-104, 1st.
Municipal No. : House, Shree Nath. Residency.
Khasra No. : Plot No-167/1 At Harsul.
Situated at : Aurangabad.
Area : 544 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Staircase & Flat No-B-103, South : Open to Sky.

East : Open to Sky. West : Flat No-B-101.

PART II

(List of Title Deeds)

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

आयकर विभाग
INCOME TAX DEPARTMENT

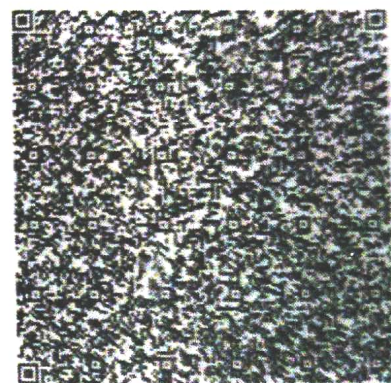


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BNAPK2196R



नाम / Name
VISHAL VILAS KULKARNI

पिता का नाम / Father's Name
VILAS LAXMIKANT KULKARNI

जन्म की तारीख /
Date of Birth
23/03/1989


हस्ताक्षर / Signature

30112024



 भारत सरकार
Government of India



Issue Date: 04/12/2013



विशाल विलास कुलकर्णी
Vishal Vilas Kulkarni
जन्म तारीख/DOB: 23/03/1989
पुरुष/ MALE

3182 0814 6075
VID : 9128 0513 2931 4655

माझा आधार, माझी ओळख

 भारत सरकार
Unique Identification Authority of India



पत्ता:
S/O: विशाल कुलकर्णी, फ्लॅट नो ए2, सारारिद्धी अपार्टमेंट,
पिसादेवी रोड, रिधिविनायक मंदिर, फ्लॅट नो ए2, सरारिद्धी
अपार्टमेंट, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431001

Address:
S/O: Vilas Kulkarni, flat no a2, sarariddhi
apartment, pisadevi road, ridhivinayak
mandir, flat no a2, sarariddhi apartment,
Aurangabad, Aurangabad,
Maharashtra - 431001



3182 0814 6075
VID : 9128 0513 2931 4655

1947 | help@uidai.gov.in | www.uidai.gov.in

WJ

आयकर विभाग
INCOME TAX DEPARTMENT

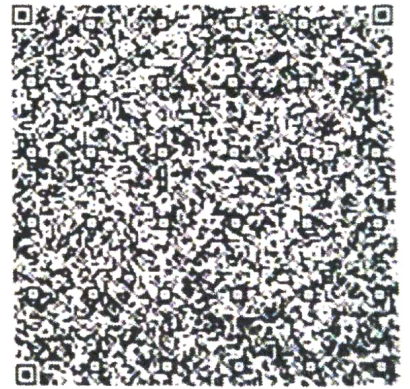


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AIKPL9060H



नाम / Name
MANJIRI VISHAL KULKARNI

पिता का नाम / Father's Name
GANESH BHASKAR LEKURWALE

29102024

जन्म की तारीख /
Date of Birth
18/11/1991


हस्ताक्षर / Signature





भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

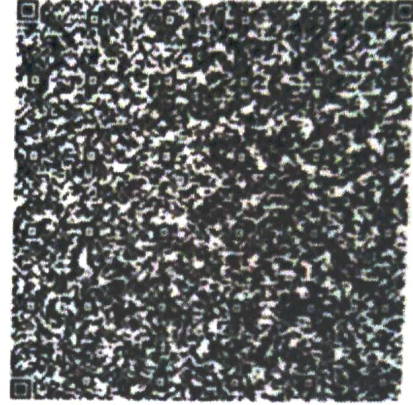


पता:

द्वारा: विशाल कुलकर्णी, प्लॉट न. 2 सारारिद्धि अपार्टमेंट,
पिसादेवी रोड, रिद्धिविनायक मंदिर जवळ, औरंगाबाद,
महाराष्ट्र - 431001

Address:

C/O: Vishal Kulkarni, plot no. 2 sarariddhi
apartment, pisadevi road, near riddhivinayak
mandir, Aurangabad, Aurangabad,
Maharashtra - 431001



4064 2235 0716

VID : 9104 5452 4620 8046



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भारत सरकार
Government of India



मंजिरी विशाल कुलकर्णी

Manjiri Vishal Kulkarni

जन्म तिथि/DOB: 18/11/1991

महिला/ FEMALE

Issue Date: 14/12/2016

4064 2235 0716

VID : 9104 5452 4620 8046

मेरा आधार, मेरी पहचान



Transaction Successful

02:48 PM on 29 Aug 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹26,120

Vyapar

.169705262080@hdfcbank



Transfer Details



Transaction ID

T2608291448518304522781

Debited from



XXXXXXXXXXXX28

₹26,120

UTR: 105664407350

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