

Branch Office: AURANGABAD
Applicant: DEEPAK LAXMAN JAGTAP
ROSHNI DEEPAK JAGTAP

Date: 25-May-2026 *Ghar Ki Baat*
Ref No.: HOU/ARNG/0526/5105037

Guarantor: N/A
Address: H NO 139 R 26 RAIGAD NAGAR, CIDCO N 9 NEAR BALIRAM PATIL HIGH SCHOOL, AURANGABAD,
Aurangabad, MAHARASHTRA, 431003, Aurangabad, India
Email: mrjagtapdeepak@gmail.com
Version No.: 6
Contact No. 8149988291

Dear Sir/Madam,

With reference to your loan application dated 20-05-2026, 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 2349000 (INR Twenty Three Lakh Forty Nine Thousand Only)
Insurance Premium	INR 82215 (INR Eighty Two Thousand Two Hundred and Fifteen Only)
Total Loan Amount	INR 2431215 (INR Twenty Four Lakh Thirty One Thousand Two Hundred and Fifteen Only)
3. Repayment Term	120 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 30144 (INR Thirty Thousand One Hundred and Forty Four Only)
8. Processing fees receivable:	INR 27129.38 (INR Twenty Seven Thousand One Hundred and Twenty Nine Rupees And Thirty Eight Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 13, Gut No. 144/P, Mauje Satara, 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. 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.
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 Co-Applicant (both brothers) and mother
5. Repayment from Applicant Salary Account ICICI Bank A/c No 2598
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Applicant SV proof to be documented
8. Plot to be identified and Demarcated
9. Acknowledged Key Facts Statement to be taken.
10. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
11. OCR clearance (if applicable) to be taken before disbursement.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on



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 Deepak laxman Jagtap ("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 24,31,215 (Rupees Twenty four lakh thirty one thousand and hundred fifteen 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 25/05/2026

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

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").

*General Terms & Conditions ("GTC") are registered with 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 Sub-Registrar SR V A Hauz Khas New Delhi/Delhi, on 03, May, 2019 having Registration Number 867 in Book No. 4, Vol No. 463 on Page Number 98 to 151 and also at the 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: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	<u>Deepak laxman Jagtap</u>	<u>plot no. 13 Gut no. 144/P Satara</u>
2.	<u>Roshni Deepak Jagtap</u>	<u>Aurangabad 431001.</u>

2. Details of the Borrower:

Name: Deepak L. Jagtap 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. 13
Municipal No. : Gut no. 144/P
Khasra No. : Satara
Situated at : Aurangabad.
Area : 1553 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Gut no. 144 Part South : Plot no. 22
East : Gut no. 142 West : 06 mtr road

PART II

(List of Title Deeds)

1.	<u>original sale deed - AGM-3-4713/1999 - 20/12/1999.</u>
2.	<u>original Greenfield Certificate & plan copy.</u>
3.	<u>112 copy.</u>
4.	
5.	

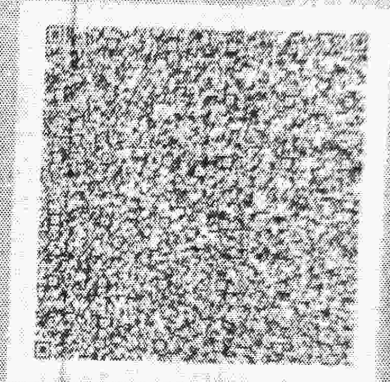
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AZFPJ1605C



नाम / Name
DEEPAK LAXMAN JAGTAP

पिता का नाम / Father's Name
LAXMAN JAGTAP

जन्म की तारीख /
Date of Birth
03/10/1991

08042025

PAN Application Digitally Signed. Card Not
Valid unless Physically Signed.



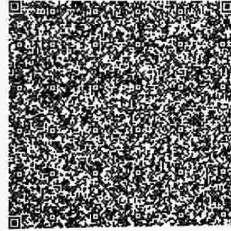
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Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2821/13127/00648

To
दीपक लक्ष्मण जगताप
Deepak Laxman Jagtap
S/O Laxman Jagtap,
NEAR BALIRAM PATIL HIGH SCHOOL,
H.NO.139/R-26, RAIGAD NAGAR, CIDCO N-9,
VTC: Aurangabad,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431003
Mobile: 8149988291

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
06
Date: 2028.05.30 11:04:03
IST



आपला आधार क्रमांक / Your Aadhaar No. :

7571

VID : 9182 5753 5163 3926

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 23/03/2011



दीपक लक्ष्मण जगताप
Deepak Laxman Jagtap
जन्म तारीख/DOB: 03/10/1991
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).

7571

माझे आधार, माझी ओळख



सत्यमेव जयते
Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- 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.



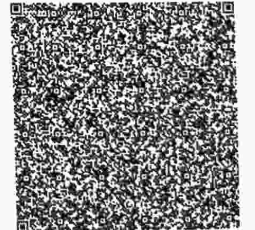
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 20/05/2026

पत्ता:
S/O लक्ष्मण जगताप, बळीराम पाटील हायस्कूल जवळ,
घर नं. १३९/आर-२६, रायगड नगर, सिडको एन-९, औरंगाबाद,
औरंगाबाद,
महाराष्ट्रा - 431003

Address:
S/O Laxman Jagtap, NEAR BALIRAM PATIL HIGH
SCHOOL, H.NO.139/R-26, RAIGAD NAGAR,
CIDCO N-9, Aurangabad, DIST: Aurangabad,
Maharashtra - 431003



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VID : 9182 5753 5163 3926

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help@uidai.gov.in

www.uidai.gov.in

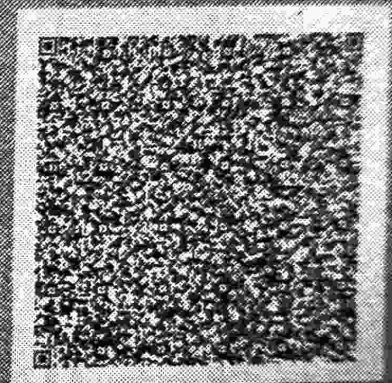
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CDGPB8490L



नाम / Name
ROSHNI DEEPAK JAGTAP

पिता का नाम / Father's Name
KRISHNA BORSE

जन्म की तारीख /
Date of Birth
28/09/1993


हस्ताक्षर / Signature

02062003

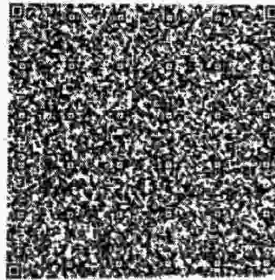


भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2821/13006/26711

To
रोशनी दीपक जगताप
Roshni Deepak Jagtap
C/O: Deepak Jagtap
Home No-139
N-9 Cidco
Raigad Nagar
Aurangabad
Aurangabad Maharashtra - 431003
8180035551



आपला आधार क्रमांक / Your Aadhaar No. :

2612
VID : 9177 8815 5499 5590

माझे आधार, माझी ओळख



भारत सरकार
Government of India



रोशनी दीपक जगताप
Roshni Deepak Jagtap
जन्म तारीख/DOB: 28/09/1993
महिला/ FEMALE

Issue Date: 12/12/2011

2612
VID : 9177 8815 5499 5590

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा नाही.
- आधार अद्वितीय आणि सुरक्षित आहे.
- सुरक्षित QR कोड/ ऑफलाइन XML/ ऑनलाइन प्रमाणीकरण वापरून ओळख सत्यापित करा.
- आधार कार्ड, पीव्हीसी कार्ड्स, ईआधार आणि mAadhaar सारखे आधारचे सर्व प्रकार तितकेच वैध आहेत. १२ अंकी आधार क्रमांकाच्या जागी व्हर्चुअल आधार ओळख (VID) देखील वापरली जाऊ शकते.
- 10 वर्षांतून एकदा तरी आधार अपडेट करा.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी स्मार्टफोनवर mAadhaar ॲप डाउनलोड करा.
- सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक बायोमेट्रिक्स/आधार या वैशिष्ट्यांचा वापर करा.
- आधारची मागणी करणाऱ्या योग्य संमती संस्थांनी शोध घेणे बंधनकारक आहे.
- Aadhaar is a proof of identity, not of citizenship.
- Aadhaar is unique and secure.
- Verify identity using secure QR code/offline XML/online Authentication.
- All forms of Aadhaar like Aadhaar letter, PVC Cards, eAadhaar and mAadhaar are equally valid. Virtual Aadhaar Identity (VID) can also be used in place of 12 digit Aadhaar number.
- Update Aadhaar at least once in 10 years.
- Aadhaar helps you avail various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app on smart phones to avail Aadhaar Services.
- Use the feature of lock/unlock Aadhaar/biometrics to ensure security.
- Entities seeking Aadhaar are obligated to seek due consent.

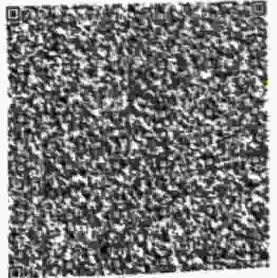


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
मार्फत: दीपक जगताप, घर न-139, एन-9 सिडको, रायगड
नगर, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431003

Address:
C/O: Deepak Jagtap, Home No-139, N-9
Cidco, Raigad Nagar, Aurangabad,
Maharashtra - 431003



Issue Date: 12/12/2011

2612
VID : 9177 8815 5499 5590

1947

help@uidai.gov.in

www.uidai.gov.in



Transaction Successful

12:21 pm on 08 Jun 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹21,254

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2606081220577123473040

Debited from



XXXXXX3141

₹21,254

UTR: 950861169399

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