

FORM A-2



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

At the request of the SACHIN P. GANGARDE ("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 35,00,000/- (Rupees THIRTY FIVE LAKH).

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 A. BAD (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 _____ 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. SACHIN GANGARDE 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 Terms & Conditions ("GTC").

*General Terms & Conditions ("GTC") are registered with the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2019 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 Hau, 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

Designation: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	JACHIN GANGARDE	MOHAN NAGAR, PUNE.
2)	POOJA GANGARDE	MOHAN NAGAR, PUNE.
3)	PUNJARAM GANGARDE	JUNABAZAR, A.BAD.
	NA.	

2. Details of the Borrower:

Name: JACHIN GANGARDE Address: MOHAN NAGAR, PUNE.

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-26/P,
Municipal No. : Sheet NO 40 & 41,
Khasra No. : CTs NO- 3397,
Situated at : DHANMANDI Tumabajar,
Area : A.BAD. sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under
North : _____ South : _____
East : _____ West : _____

PART II

(List of Title Deeds)

1.	Sale deed
2.	GUNTHEWART & PLAN
3.	PR CARD
4.	7/12.
5.	

Branch Office: AURANGABAD
Applicant: SACHIN PUNJARAM GANGARDE
POOJA SACHIN GANGARDE
PUNJARAM MANIKRAO GANGARDE

Date:
Ref No.: NHL/ARNG/0826/5208569

Guarantor: N/A
Address: PLOT NO. B-12 FLAT NO. 302, AMBAR SKY, MOHAN NAGAR PUNE, Pune, MAHARASHTRA, 411045, Pune, India
Email: sachingangarde@gmail.com
Version No.:
Contact No. 9422812142

Dear Sir/Madam,

With reference to your loan application dated 27-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 3500000 (INR Thirty Five Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 3500000 (INR Thirty Five Lakh Only)
3. Repayment Term	228 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 33210 (INR Thirty Three Thousand Two Hundred Ten Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 26/P, Sheet No 40 & 41, CTS No. 3397, At Dhanmandi Junabajar, 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. 3.10 lacs dtd 30-01-2026, EMI less than 12 months to be confirmed. SOA to be documented.
2. LTV to be restricted as per PNBHFL policy norms
3. Mr. Punjaram Legal heirs' declaration and NOC to be documented.
4. All property owner to be on loan Structure
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. Repayment from Applicant Salary Account HDFC Bank 1265
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.
9. End Use letter to be documented from applicant
10. 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.

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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

SEVENTEEN



भारत सरकार

Government of India



सचिन पुंजाराम गंगार्डे
Sachin Punjaram Gangarde
जन्म तारीख/DOB: 07/05/1989
पुरुष/ MALE



3392 3558 8357

VID: 9157 0994 4033 3788

माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

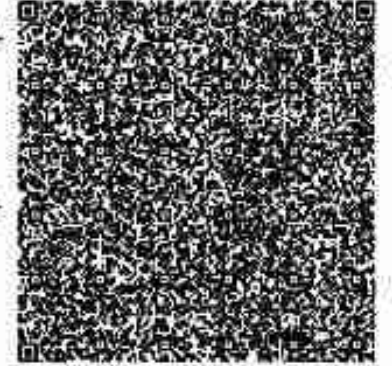
Unique Identification Authority of India

पत्ता:

पुंजाराम माणिकराव गंगार्डे, दत्त मंदिर जवळ, मु- एकलहेरा, पो-
कसोडा, ता- गंगापूर, औरंगाबाद, एकलहेरा, औरंगाबाद,
महाराष्ट्र - 431133

Address:

C/O Punjaram Manikrao Gangarde, Near
Datta Mandir, At- Eklaheera, Po- Kasoda, Tq-
Gangapur, Aurangabad, Eklaheera,
Aurangabad,
Maharashtra - 431133



QR Code with Photograph

3392 3558 8357

VID: 9157 0994 4033 3788



1047



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

ANIPG3057E

नाम / Name

SACHIN PUNJARAM GANGARDE

पिता का नाम / Father's Name

PUNJARAM MANIKRAO GANGARDE

जन्म की तारीख / Date of Birth

07/05/1989


हस्ताक्षर / Signature





भारत सरकार

Government of India

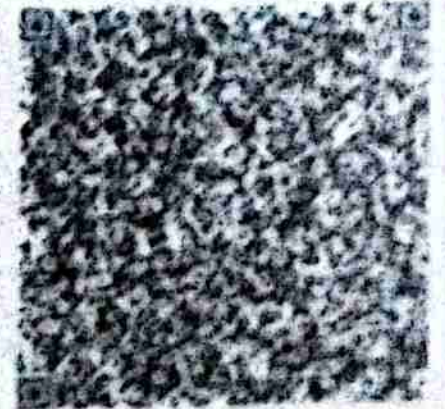


पूजा सचिन गांगर्डे

Pooja Sachin Gangarde

जन्म तारीख/DOB: 14/04/1994

महिला/ FEMALE



5914 1705 6604

VID: 9187 3393 4210 0480

माझे आधार, माझी ओळख



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आयकर विभाग
INCOME TAX DEPARTMENT

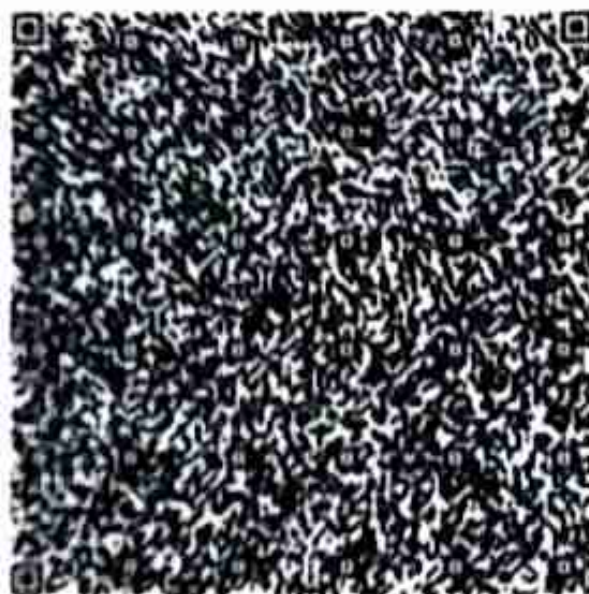


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DAFPG8045D



नाम / Name

POOJA SACHIN GANGARDE

पिता का नाम / Father's Name

BHAUSAHEB MANIKRAV TAYDE

जन्म की तारीख /

Date of Birth

14/04/1994


हस्ताक्षर / Signature

06072019



भारत सरकार
GOVERNMENT OF INDIA



पुंजाराम माणिकराव गांगर्डे
Punjaram Manikrao Gangarde
जन्म वर्ष / Year of Birth : 1965
पुरुष / Male



5717 4249 9961

आधार — सामान्य माणसाचा अधिकार

आयकर विभाग
INCOME TAX DEPARTMENT

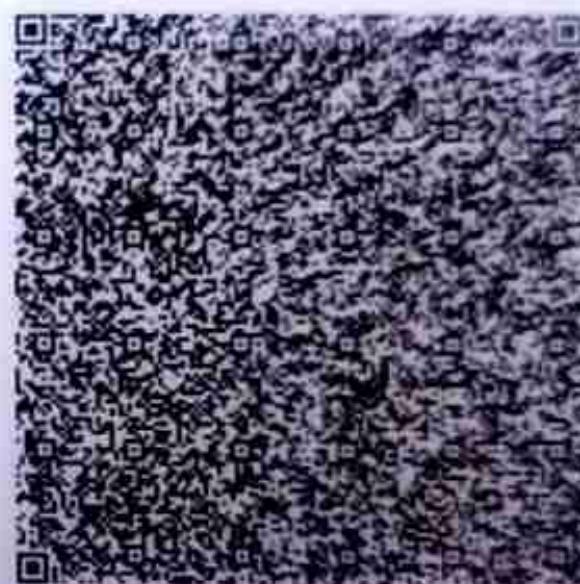


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

ABOPG9944J



नाम / Name
PUNJARAM MANIKRAO GANGARDE

पिता का नाम / Father's Name
MANIKRAO KISAN GANGARDE

जन्म की तारीख /
Date of Birth
10/07/1965

01042024

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









Transaction Successful

10:15 AM on 30 Sep 2026

Paid to



THINK BIGZ INITIATIVE ₹27,300
PVT LTD

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2609301015379588061668



Debited from



XXXXXX8491

₹27,300

UTR: 541938067953



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