

Branch Office: PUNE
Applicant: KESKAR AVINASH GANESH
MADHURI AVINASH KESKAR

Date: 09-Jun-2026
Ref No.: HOU/PUN/0626/5116839

Guarantor: N/A
Address: SURVEY NO. 123-1 FLAT NO. E-204, LAXMI TOWNSHIP PHASE-2, PUNE ALANDI ROAD, DIGHI CAMP
PUNE CITY, Pune, MAHARASHTRA, 411015, Pune, India
Email: agkeskar50@gmail.com
Version No.: 5
Contact No. 8007569763

Dear Sir/Madam,

With reference to your loan application dated 03-06-2026, 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 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five Thousand Only)
3. Repayment Term	108 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 21122 (INR Twenty One Thousand One Hundred and Twenty Two 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	90 days, from the date of this letter
10. Security	PLOT NO 11, SR NO 156/2/4/2/PLOT, Survey No. 156 Hissa No. 2/4 Wadmukhwadi, CHARHOLI BUDRUK, Pune, Pune, MAHARASHTRA, India, 412105
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. 7. OCR Receipts along with its Source to be documented before disbursement
3. 12. NOC/Loan closer to be documented of HL Rs.15. from IDBI bank and Insurance Rs.0.56 Lakhs before disbursement
4. 4. Repayments to be taken from applicant's Saving ac ***4695
5. 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 avilment 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.
6. OCR clearance (if applicable) to be taken before disbursement.
7. 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: Ankush Digambarrao Dhote
Landline No: 1800 120 8800



FORM A-2

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

At the request of the Avinash Keskar ("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 15,25,000 (Rupees fifteen lakhs seventy five thousand 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 09-Jun-2026 and Sanction Letter dated 09-Jun-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 Shivaji Nagar (hereinafter for the sake of brevity referred to as "**Mortgagee**") and saw Mr./Ms. Abhishek Thakur 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 PNBHFL 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. Vishal Patil and Mr./Mrs. Santosh Gujar [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 thereof or any part or parts thereof

Authorized representative

Name:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	Avinash Keshkar	Survey No 123 Flat No E-204 Laxmi Township
2	Madhuri Keshkar	Dighi Camp Pune

2. Details of the Borrower:

Name: Avinash Keshkar

Address: Survey No 123 Flat No E-204 Laxmi Township

Constitution: Solixide

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

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SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No.

Plot No 11

Municipal No.

SR NO 156

Khasra No.

Madamulsh

Situated at

Chazholi pure

Area

Freehold sq.ft./sq.yds./sq.mts.; and

Leasehold or freehold

Bounded as under

North : _____

South : _____

East: _____

West : _____

PART II

(List of Title Deeds)

1.	<u>old Link lane</u>
2.	
3.	
4.	
5.	