



Ghar Ki Baat

Branch Office: AURANGABAD
Applicant: SUNIL SURYABHAN CHANDAR
DIPALI SUNIL CHANDAR

Date: 09-Sep-2026
Ref No.: HOU/ARNG/0826/5206181

Guarantor: N/A
Address: PLOT NO 167 RAJIV GANDHI NAGAR, NEAR SHANI MANDIR, N-2 CIDCO CHH. SAMBHAJINAGAR,
Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: sunil2014c@gmail.com

Version No.: 5
Contact No. 8605636629

Dear Sir/Madam,

With reference to your loan application dated 24-08-2026, 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	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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23875 (INR Twenty Three Thousand Eight Hundred and Seventy Five Only)
8. Processing fees receivable:	INR 34221.18 (INR Thirty Four Thousand Two Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No. 01, Plot No.78, Gut No. 83/Part, Mauje Deolai, 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. 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.
2. Subject to clearance of Processing Fees.
3. PL 82343/- to be closed/ EMI less than 12 months to be confirmed
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Repayment from Applicant Salary Account HDFC 7921
6. Digilocker aadhar verification for app and co-app to be done
7. co-app BCV/SV to be taken on record
8. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
9. OCR clearance (if applicable) to be taken before disbursement.
10. Acknowledged Key Facts Statement to be taken.
11. Property being offered as collateral needs to be insured for the tenure of the loan

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

Deepak Arvind Waghmare
D. Chandar

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 SUNIL SURYABHAN CHANDAR ("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 3105000/- (Rupees Thirty one 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 18/09/2026 and Sanction Letter dated 09-09-2026

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 18 day of sep 2026, 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 sir 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. _____ 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

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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 no4, 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: B.B.H

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	<u>Sunil Chandak</u>	<u>Row H. NO-01, Plot NO 78, Gut NO</u>
2	<u>Dipali Chandak</u>	<u>83/P mawje Deolai,</u>
		<u>Aurangabad</u>

2. Details of the Borrower:

Name: Sunil Chandak

Address: Row House NO-01, Plot NO 78
Gut NO 83/P mawje Deolai
Aurangabad,

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No.

Row House NO-01

Municipal No.

Plot NO 78

Khasra No.

Gut NO 83/Past

Situated at

mawje - Deolai

Area

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

Leasehold or freehold

Bounded as under

North : 7.50 meter wide Road South : Plot NO 77

East : open land of Gut NO 174 West : Row House NO-02

PART II

(List of Title Deeds)

1.	<u>Demand, Draft, Build - NOC</u>
2.	<u>COPY Gunthavari 5754-25-26 Map.</u>
3.	<u>Sete deed.</u>
4.	
5.	

Chandak D. Chandak

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BLWPC6404Q

नाम / Name

SUNIL SURYABHAN CHANDAR

पिता का नाम / Father's Name

SURYABHAN BHIKA CHANDAR

जन्म की तारीख / Date of Birth

21/01/1992

सुनिश्चित मूत्राणन चोकर

हस्ताक्षर / Signature





भारत सरकार
Government of India



Aadhaar no. issued: 13/03/2012



सुनील सूर्यभान चांदर

Sunil Suryabhan Chandar

जन्म तारीख / DOB: 21/01/1992

पुरुष / Male

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडने
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).

5692 2005 6849

माझे आधार, माझी ओळख

Chandras



भारतीय विशिष्ट ओळख प्राधिकरण

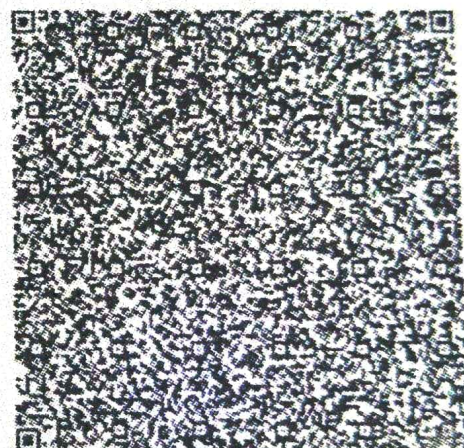
Unique Identification Authority of India



पत्ता: चांदर वस्ती, खिर्डी गणेश, कोपरगाव,
अहमदनगर, महाराष्ट्र, 423601

Details as on 09/03/2025

Address: chandar vasti, khirdi ganesh,
Kopargaon (r), DIST:Ahmadnagar,
Maharashtra, 423601



5692 2005 6849



1947



help@uidai.gov.in



www.uidai.gov.in

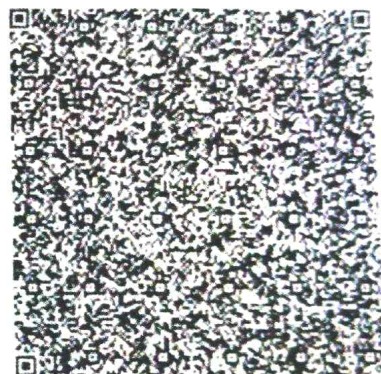
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
DLUPC7112K



नाम / Name
DIPALI SUNIL CHANDAR

पिता का नाम / Father's Name
BHASKAR HARIBHAU SANGULE

जन्म की तारीख /
Date of Birth
03/02/2005

16122025

PAN Application Digitally Signed, Card Not
Valid unless Physically Signed

D. Sangule



भारत सरकार
Government of India



Aadhaar no issued: 14/07/2015



दीपाली सुनील चंदर

Dipali Sunil Chandar

जन्म तिथि/DOB: 03/02/2005

महिला/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सहजपन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सप्रेस कोड की स्कैनिंग) के साथ किया जाना चाहिए।

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 XMR).

7193 9824 0115

मेरा आधार, मेरी पहचान

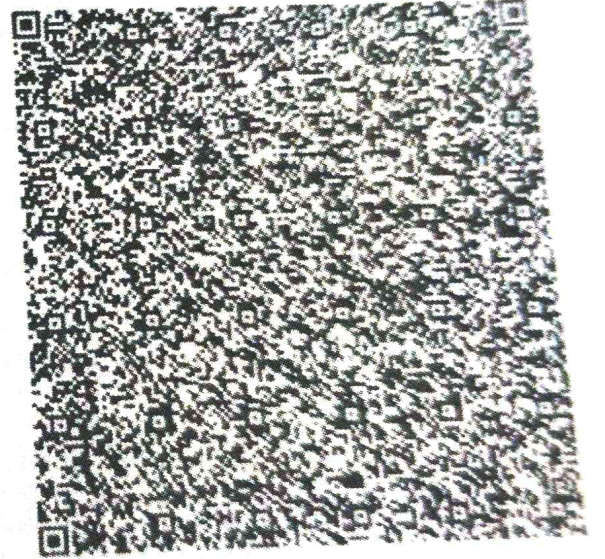


भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पता:
चंदावर वस्ती, खिर्डीगणेश, कोपरगांव, कोपरगांव, अहमदनगर,
महाराष्ट्र - 423601

Address:
chandar vasti, khirdiganesh, Kopergaon, PO:
Kopergaon, DIST: Ahmadnagar,
Maharashtra - 423601



7193 9824 0115
VID : 9103 4331 7641 9942

☎ 1947

✉ help@uidai.gov.in

🌐 www.uidai.gov.in



Transaction Successful

05:28 pm on 18 Sept 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹26,120

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2609181728471820960176

Debited from



XXXXXX7921

₹26,120

UTR: 137615020149

Powered by





Galaxy S23 Ultra



Galaxy S23 Ultra