

Branch Office: PUNE
Applicant: GANESH CHANDRAKANT BHANDARI
PRAMODINI GANESH BHANDARI

Date: 21-Aug-2026
Ref No.: HOU/PUN/0826/5200492

Guarantor: N/A
Address: IRIS FLAT NO 202, CTS NO 501 UDAY BAUG PLOT NO 21 BT KAWDE ROAD, PUNE, , Pune,
MAHARASHTRA, 411013, India
Email: gcbhandariss@gmail.com

Version No.: 5
Contact No. 9823646777

Dear Sir/Madam,

With reference to your loan application dated 17-08-2026, 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 14000000 (INR One Crore Forty Lakh Only)
Insurance Premium	INR 475000 (INR Four Lakh Seventy Five Thousand Only)
Total Loan Amount	INR 14475000 (INR One Crore Forty Four Lakh Seventy Five Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 123792 (INR One Lakh Twenty Three Thousand Seven Hundred and Ninety Two Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO.305, 3RD FLOOR, SAMAIRA TOWER, FINAL PLOT NO.103 A CTS 674 F, GORPADE PETH, Pune, Pune, MAHARASHTRA, India, 411042 FLAT NO.306, 3RD FLOOR, FINAL PLOT NO.103 A CTS 674, SAMAIRA TOWER, GORPADE PETH,, Pune, Pune, MAHARASHTRA, India, 411042
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. Contract copy of at least 3 sites to be documented along with FTE visit at site
2. 3 EMI DSRA should be lien for 24 months (Later amount can be released)
3. • Property should be in name of Applicant & Co-applicant only.
4. • Repayment from applicant account of Shamrao Vithal Co-operative Bank Ltd,- A/ C No.- 610000000048141
5. • Digi locker of applicant & co-applicant should be done before disbursement.
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. 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 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

Relationship Manager:

FORM A-2

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



At the request of the ganesh chandra Lalcom Bhandari ("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 14475000 (Rupees one crore forty four lakh 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 211 Aug 2026 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 Shivaji Nagar (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Abhijeet 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 Puri and Mr./Mrs. Santosh Gaur [authorized representative of the Mortgagees] 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	Ganesh Chandra Kant Bhandari	IRIS Flat No. 202 CTS NO. 501 Uday Bang Plot No. 21 B.T. Kowadi Road Pune 411013.

2. Details of the Borrower:

Name: Ganesh Chandra Kant Bhandari Address: IRIS Flat No. 202
 Constitution: SENP CTS. NO. 501 Uday Bang
Plot No. 21 B.T. Kowadi
Road Pune-13.

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter: 21/AUG/2026.

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Flat No. 305 3rd floor and
 Municipal No. : Flat No. 306 3rd floor Plot No.
 Khasra No. : 103 CTS. NO. 674 F 9 Drapade Path
 Situated at : Pune-411042
 Area : _____ sq.ft./sq.yds./sq.mts.; and
 Leasehold or freehold : freehold
 Bounded as under
 North : Flat No. 304 South : Flat No. 306
 East : Open to Sky West : Entrance

PART II

(List of Title Deeds)

1.	original Agreement
2.	original Builder NOC
3.	original Payment receipt
4.	original Demand letter
5.	