

FORM A-2

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



At the request of the Smt. Jyoti K. Bhatnagar (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 41,40,000/- (Rupees Forty One Lakh Forty 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 15/04/2019 and Sanction Letter dated 15/04/2019.

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 15/04/2019 day of April, the Mortgagee(s) (details whereof have been mentioned in **Schedule A**) (hereinafter referred to as the "Mortgagee(s)") attended the office of PNBHFL at its branch office at 15/04/2019 (hereinafter referred to as the "Mortgagee") and saw Mr./Ms. Asmita Kulkarni of the PNBHFL (hereinafter referred to as the "Property") were deposited on 15/04/2019 with the Mortgagee.

The above said deposit of Title Deeds of the Property for securing the due Repayment, discharge and redemption by the Mortgagee 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 Mortgagee(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 Deeds(s) in respect of the Property.

While giving oral consent the Mortgagee(s) stated that he/she/they did so with intent to create Security on the Property in favour of the Mortgagee.

The Mortgagee(s) has/have given aforesaid oral consent in presence of Mr./Ms. Asmita Kulkarni and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagee(s)] of PNBHFL.

The Mortgagee(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 Mortgagee and that the Mortgagee is the absolute owner of the Property and the Mortgagee has a good, clear and marketable title to the Property or any part thereof in favour of any government or the income- or any other encumbrance or attachment on the Property or any part 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 Mortgagee 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 Mortgagee 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 Mortgagee 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 Mortgagee under the Income Tax Act, 1961, or under any other law, relating to recovery of tax.

[Mr./Ms. Asmita Kulkarni] 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 Mortgagee or Letter of Authority or power of attorney dated 15/04/2019 and she/he furnished a certified true copy of the said resolution/power of attorney/letter of authority to Asmita Kulkarni and further stated that the said resolution/power of attorney were in full force and effect.]²

(Footnotes)

¹ Applicable in case the Mortgagee is a company, LLP, partnership firm, Trust, Society

² Applicable in case the Mortgagee 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)	Sandeep Jarambhan Bansal	Flat no 204 PINE CLARNO OL Plot no 98 cts no 1908 GULMOKER COLONY PENDING PURCHASER

2. Details of the Borrower:

Name: Sandeep Jarambhan Bansal Address: A-24

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Flat no 204 PINE
Municipal No. : area on second floor
Khasra No. : in Krishna Palace
Situating at : Plot no 98
Area : CTS NO 1908 cts/sqyds/sqmts. and
Leasehold or freehold : _____
Bounded as under : _____

North : _____ South : _____

East : _____ West : _____

**PART II
(List of Title Deeds)**

1.	<u>Builder NOC</u>
2.	<u>Demura letter.</u>
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: SANDIP JANARDHAN BANSODE
SHEETAL SANDEEP BANSODE
Date: 23-Apr-2026
Ref No.: HOU/ARNG/0426/5073895

Guarantor: N/A
Address: FLAT NO 04 PLOT NO 98, CTS NO 19048 1 98 GULMOHAR RESIDENCY, NEAR AMRUT HOSPITAL,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, India
Email: sandeepbansode369@gmail.com
Version No.: 4
Contact No. 9370565189

Dear Sir/Madam,

With reference to your loan application dated 18-04-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
Total Loan Amount	INR 4140000 (INR Forty One Lakh Forty Thousand Only)
3. Repayment Term	264 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 34711 (INR Thirty Four Thousand Seven Hundred and Eleven Only)
8. Processing fees receivable:	INR 46611.18 (INR Forty Six Thousand Six Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. 204, P line area, On Second Floor, In Krishna Palace, On Plot No. 2, CTS No. 19048/1/2, At Idan Nagar, 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. Digilocker aadhar verification for app and co-app to be done
2. Subject to Legal & Technical Clearance, LTV to be restricted as per PNBHFL policy norms.
3. Repayment from Applicant salary Ac SB1 7877
4. Loan type loan amt POS EMI PL 9,22,000 498931.00 T7739.00 Society loan - 571634.00 11666.00 Society loan - 122636.00 2666.00 Society loan - 416700.00 8334.00 Society loan - 67500.00 6750.00 Society loan - 182000.00 7000.00
5. Property to be registered in joint name of Applicant and OR Co-Applicant
6. Subject to satisfactory residence verification of applicant/ co-applicant by FTE/ FI (to mitigate negative FI)
7. Subject to satisfactory employment verification of applicant/ co-applicant by FTE/ FI (to mitigate negative FI)
8. Subject to satisfactory employment verification of applicant/ co-applicant by FTE/ FI (to mitigate negative FI)
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: Prabhnu Subhash Khandyikar
Landline No: 1800 120 8800

[Signature] *[Signature]*





Transaction Successful

20 July 2026 at 1:47 PM

Paid to



THINK BIGZ INITIATIVE PVT...

₹29,220

Vyapar.*****2080@hdfcb...



Payment Details



PhonePe Transaction ID

T2607201347291787155879



Debited from



XXXXXXXXXXXX2117

₹29,220

UTR: 850457167106



FORM A-2

Branch Office:

AURANGABAD

Amel:

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MINIMUM OF ENTRY IN CASE OF MORTGAGE BY
TITLE DEEDS

आयकर विभाग



भारत सरकार

GOVT. OF INDIA

INCOME TAX DEPARTMENT

SANDIP JANARDHAN BANSODE

JANARDHAN BANDUJI BANSODE

05/07/1978

Permanent Account Number

AQYPB7412K

Sandip
Signature

Sandip



25082008

SEAL 6

of tax.

of the Deeds pursuant to the board resolution dated _____ to _____ in full force and effect.]?