

FORM A-2



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

At the request of the BHAGVAN-S. PANCHAL ("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 29,40,000/- Rupees TWENTY NINE 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 _____ 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 AURANGABAD (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. RAHUL MAHATAN 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. BHAGVAN-S. PANCHAL 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

Amol Wakekar अमित पंचाल

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"). All capitalized terms used herein but not specifically defined shall have the meaning ascribed to it under the General 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)	BHAGVAN PANCHAL	BAJAT NAGAR, WALIJ, A. BAD.
2)	SANGITA PANCHAL	BAJAT NAGAR, WALIJ, A. BAD.

2. Details of the Borrower:

Name: BHAGVAN PANCHAL Address: BAJAT NAGAR, A. BAD.

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-20, G. NO-144/P,
Municipal No. : FLAT NO-20B,
Khasra No. : SECOND FLOOR,
Situated at : TISGAON, A. BAD.
Area : _____ 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.	Demand
3.	NOC.
4.	
5.	

Branch Office: AURANGABAD
Applicant: BHAGAVAN SADASHIV PANCHAL
SANGITA BHAGWAN PANCHAL

Date: 11-Sep-2026
Ref No.: HOU/ARNG/0826/5193409

Guarantor: N/A
Address: RH NO 106/13, BAJAJ NAGAR, MIDC WALUJ, AURANGABAD, AURANGABAD,
Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: shreesamarthindustries2016@gmail.com

Version No.: 4
Contact No. 8805628793

Dear Sir/Madam,

With reference to your loan application dated 07-08-2026, 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 2800000 (INR Twenty Eight Lakh Only)
Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
Total Loan Amount	INR 2940000 (INR Twenty Nine Lakh Forty Thousand Only)
3. Repayment Term	288 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 23964 (INR Twenty Three Thousand Nine Hundred and Sixty Four Only)
8. Processing fees receivable:	INR 31861.18 (INR Thirty One Thousand Eight Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 20, Flat No.206, On second Floor, Siyaram Residency, Gut No. 144/P, Mauje Tisgaon, 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:

- Below loans to be closed before disbursement Dtd Loan amt CL - 27-04-2025 110999 CL - 29-09-2025 2649 CL - 29-09-2025 65900 BL - 11-04-2022 335152
- Digilocker aadhar verification for app and co-app to be done
- Property to be registered in joint name of Applicant and/OR Co-Applicant
- repayment to be taken from Nach Participating bank
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Acknowledged Key Facts Statement to be taken.
- 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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

Relationship Manager:

[Signature]

संगिता पांचाळ

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

BHAGAVAN SADASHIV PANCHAL

SADASHIV BAPURAO PANCHAL

01/10/1980

Permanent Account Number

BCUPP7225D

BSPanchal

Signature

BSPanchal



05092009

संगीता
पंजाब पाठक

भारत सरकार
GOVERNMENT OF INDIA



भगवान सदाशिव पांचाळ
Bhagwan Sadashiv
Pamchal

जन्म तारीख/DOB: 01/10/1980

पुरुष / MALE



BS Pamchal

9828

आयकर विभाग
INCOME TAX DEPARTMENT

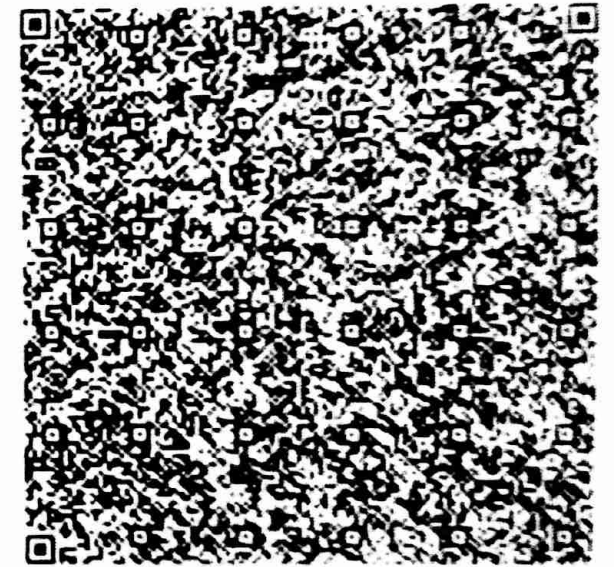


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

FOXPP3942C



नाम / Name

SANGEETA BHAGWAN PANCHAL

पिता का नाम / Father's Name

AMBADAS SAROLE

जन्म की तारीख /

Date of Birth

09/07/1983

संगीता पांचाळ

हस्ताक्षर / Signature

संगीता पांचाळ

14122024



भारत सरकार
Government of India



Aadhaar no. issued: 04/01/2017



संगीता भगवान पांचाळ

Sangeeta Bhagwan Panchal

जन्म तारीख/DOB: 08/07/1983

महिला/ FEMALE

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

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संगीता पांचाळ

माझी

आधार,

माझी

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Paid securely on



Win up to 🟡 1,000 on every payment

Payment successful

**to THINK BIGZ INITIATIVE
PVT LTD**

*****2080@hdfcbank

₹25,320 

Navi UPI

22 Sep 2026, 4:43 PM

from Prasad Krishndev Kasurde



State Bank of India - 0049

UPI transaction ID: 005216237062



