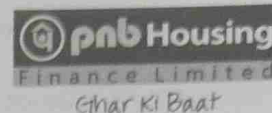


FORM A-2



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

At the request of the Dhanraj Kshirsagar ("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 309485/- (Rupees Three lakh nine thousand four hundred sixty five 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 23/09/2020 and Sanction Letter dated 15/09/2020

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 Malik 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 Wakelkar and Mr./Mrs. Asmita Kulkarni [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 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").

*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

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	<u>Dhanraj Kshirsagar</u>	<u>Cut No 1 Row House No 17 Prabhavati Sankul Farola Mangalad.</u>
2)	<u>Nita Kshirsagar</u>	<u>Cut No 1 Row House No 17 Prabhavati Sankul Farola Mangalad.</u>

2. Details of the Borrower:

Name: Dhanraj Kshirsagar Address: Cut No 1 Row House No 17 Prabhavati Sankul Farola

Constitution: _____

3. Date of Disbursement Letter: 24/09/2028

4. Date and Reference number of Sanction Letter: 15/09/2028

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Row House No 17 Cut No: 1
Municipal No. : Prabhavati Sankul
Khasra No. : Maje Farola Tq. Paital
Situated at : Perangabad
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.	
2.	
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: DHANRAJ KISHANRAO KSHIRSAGAR
NITA DHANRAJ KSHIRSAGAR

Date: 15-Sep-2026
Ref No.: NHL/ARNG/0826/5197901

Guarantor: N/A
Address: GUT NO 01 ROW HOUSE NO 17, PRABHAVATI SANKUL FAROLA PAITHAN ROAD, AURANGABAD,
Aurangabad, MAHARASHTRA, 431105, Aurangabad, India
Email: dhanrajkshirsagar@gmail.com
Version No.: 3
Contact No. 7350257280

Dear Sir/Madam,

With reference to your loan application dated 13-08-2026, 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	Non Housing Loan, Personal use
2. Loan Amount	INR 299000 (INR Two Lakh Ninety Nine Thousand Only)
Insurance Premium	INR 10465 (INR Ten Thousand Four Hundred and Sixty Five Only)
Total Loan Amount	INR 309465 (INR Three Lakh Nine Thousand Four Hundred and Sixty Five Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 3869 (INR Three Thousand Eight Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No. 17, "Prabhavati Sankul", Gut No 1, Mauje Farola Tq Paithan, 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. LTV to be restricted as per PNBHFL policy norms.
2. Repayment from Applicant PNB Bank A/c no 9235
3. All the applicant and co-applicant to the original loan to come on loan structure.
4. Digilocker aadhar verification for app and co-app to be done
5. Subject to Legal & Technical Clearance.
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. End use declaration from the applicants to be held on record
9. End Use letter to be documented from applicant

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:



Punjab National Bank
9235



₹१,०२९ चे पेमेंट पूर्ण झाले

मिळवणाऱ्याच्या बँकने THINKBIGZ
INITIATIVE PVT LTD यांच्या बँक खात्यामध्ये
पैसे जमा झाल्याचे कन्फर्म केले आहे

UPI व्यवहार आयडी

626699966277

प्रति: THINKBIGZ INITIATIVE PVT LTD

....56-2@okbizaxis

यांच्याकडून: DHANRAJ KISHANRAO

KSHIRSAGAR (Punjab National Bank)

Google Pay रोजीr914@okicici

Google व्यवहार आयडी

CICAgPiczLL8EA



भारत सरकार
Government of India



Aadhaar no. issued: 23/05/2013



धनराज किशनराव क्षीरसागर
Dhanraj Kishanrao Kshirsagar
जन्म तारीख/DOB: 25/08/1986
पुरुष/ MALE

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).

2479 9134 2333

स्वाक्षर

जमावळी ओळखपत्र



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India



पत्ता:

गट न-01 रो हाउस न-17, प्रभावाती संकुल, फारोळा,
बिदिकनगाव, औरंगाबाद,
महाराष्ट्र - 431105

Address:

Gut No-01 Row House No-17, Prabhavati
Sankul, Farola, PO: Bidkingaon, DIST:
Aurangabad,
Maharashtra - 431105



2479 9134 2333

VID : 9138 5481 3407 7790



महाराष्ट्र शासन, औरंगाबाद



महाराष्ट्र शासन, औरंगाबाद



सत्यमेव जयते

भारत सरकार

GOVERNMENT OF INDIA



निता धनराज क्षीरसागर

Nita Dhanraj Kshirsagar

जन्म तारीख/DOB: 10/02/1989

महिला/ FEMALE

Mobile No: 7350257280

7005 9694 4602

VID : 9191 9974 5571 2743



माझे आधार, माझी ओळख



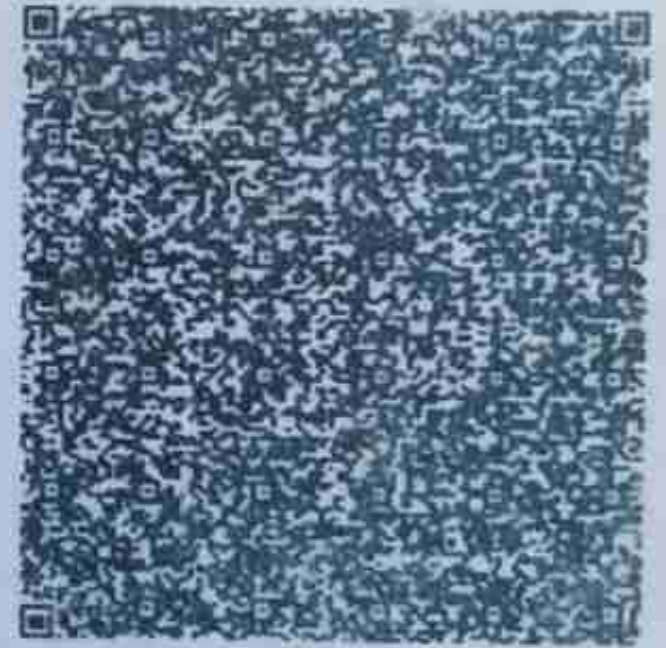
भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता:

,, मु कमळापुर ता गंगापूर, न्यू हनुमान नगर, कमलापूर,
औरंगाबाद,
महाराष्ट्र - 431133

Address :

,, at kamlapur ta gangapur, new
hanuman nagar, Kamlapur, Aurangabad,
Maharashtra - 431133



1947

1800 300 1947



help@uidai.gov.in

WWW

www.uidai.gov.in

P.O. Box No.1947,
Bengaluru-560 001

आयकर विभाग
INCOME TAX DEPARTMENT

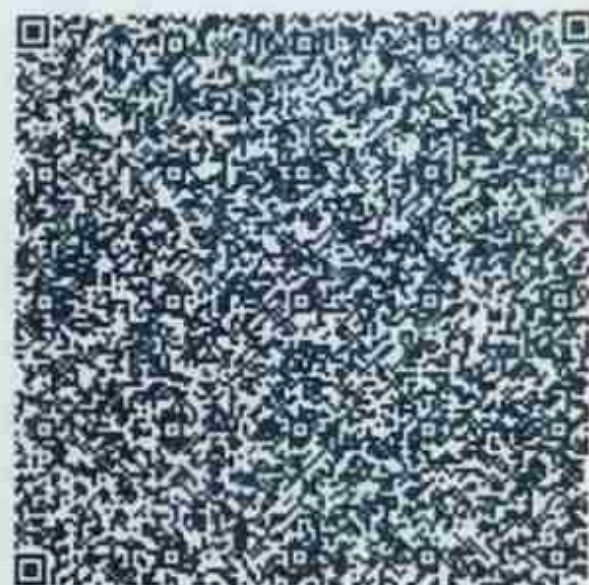


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HZYPK0596M



नाम / Name

NITA DHANRAJ KSHIRSAGAR

पिता का नाम / Father's Name

DHANRAJ KSHIRSAGAR

जन्म की तारीख /
Date of Birth

10/02/1989

निता क्षिरसागर

हस्ताक्षर / Signature

01022019

आयकर विभाग
INCOME TAX DEPARTMENT

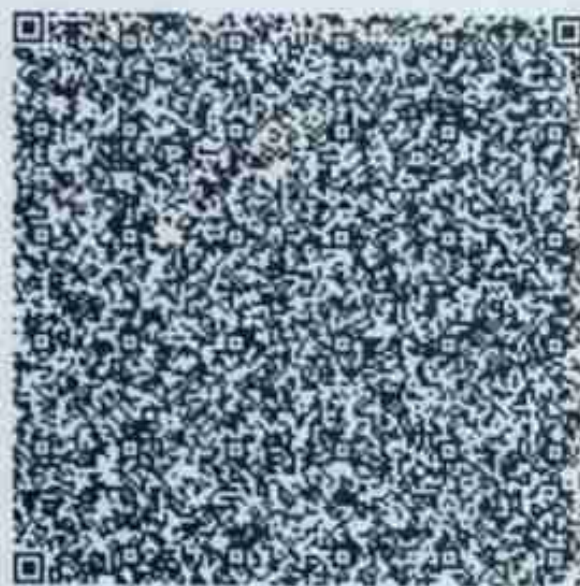


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

CWFPK2934N



नाम / Name

DHANRAJ KISHANRAO KSHIRSAGAR

पिता का नाम / Father's Name

KISHANRAO AUDUTRAO KSHIRSAGAR

जन्म की तारीख /

Date of Birth

25/08/1986

हस्ताक्षर / Signature

16062019



