

FORM A-2

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



At the request of the Akash L. Jadhav ("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 1500000/- (Rupees Fifteen lakhs 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 _____ 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 Almanjabad (hereinafter for the sake of brevity, referred to as "Mortgagee") and saw Mr./Ms. Rahul Mahajan 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 Almanjabad 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. Amal Wakar and Mr./Mrs. Ashmita 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

(Handwritten signatures: Akash, Amal, Ashmita)

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

A. Arjun
C. Arjun

Authorized representative

Name:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	AKASH L. Jadhav	Flat NO-C-4, Gated NO-96 Nandini Residency, Noida Nagar, B-20 BT Park Aurangabad.

2. Details of the Borrower:

Name: AKASH L. Jadhav Address: Aurangabad

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-1/B, Gated NO-96/Port.
Municipal No. : Pavi Nagar, main road
Khasra No. : Aurangabad,
Situating at : Aurangabad;
Area : 834 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Plot NO-1/A & 6 mtr Road South : Plot NO-1/C
East : 6 mtr Road West : Gated NO-96 Port

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

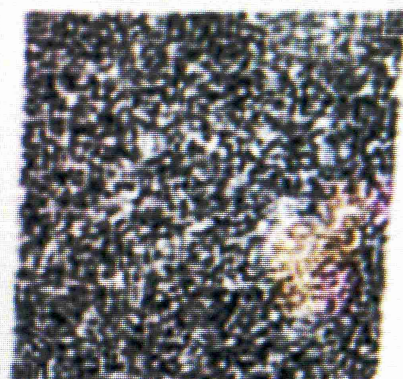
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
AXKPJ6149E



नाम / Name
JADHAV AKASH LAHURAO

पिता का नाम / Father's Name
LAHURAO GEMAJI JADHAV

07112018

जन्म की तारीख /
Date of Birth
01/01/1992


हस्ताक्षर / Signature

मेरा आधार, मेरी पहचान

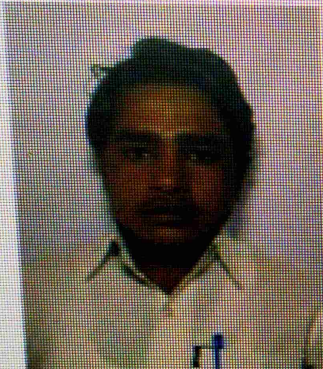


भारत सरकार

Government of India



Aadhaar no. issued: 20/04/2013



जाधव आकाश लहुराव

Jadhav Akash Lahurao

जन्म तिथि/DOB: 01/01/1992

पुरुष/ MALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।

इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/ ऑफलाइन एक्सएमएल 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 XML).

XXXX XXXX 0396

मेरा आधार, मेरी पहचान

■ Entities seeking Aadhaar are obligated to seek consent.



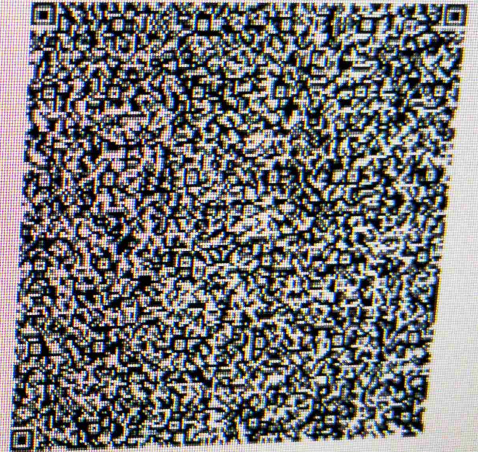
भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



Details as on: 17/07/2026

पता:
लहुराव गेमाजी जाधव, फ्लैट न सी 4 गुट न 96, नंदिनी
रेसिडेंसी, नाईक नगर बीड बाई पास, औरंगाबाद, औरंगाबाद
(एमएच), औरंगाबाद,
महाराष्ट्र - 431001

Address:
C/O Lahurao Gemaji Jadhav, Flat No C 4 Gut No 96,
Nandini Residency, Naik Nagar Beed By Pass,
Aurangabad, PO: Aurangabad (mh), DIST:
Aurangabad,
Maharashtra - 431001



XXXX XXXX 0396

VID : 9170 8923 7526 7936

☎ 1947

| ✉ help@uidai.gov.in

| 🌐 www.uidai.gov.in



Transaction Successful

05:28 PM on 09 Sep 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD **₹13,800**

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Akash Jadhav

PhonePe Transaction ID

T2609091728154005113900

Debited from



XXXXXXXXXXXX0054 **₹13,800**

UTR: 011150688847

Powered by



Branch Office: AURANGABAD
Applicant: JADHAV AKASH LAHURAO
ALKA AKASH JADHAV

Date: 20-Aug-2026
Ref No.: NHL/ARNG/0826/5198725

Guarantor: N/A
Address: FLAT NO-C-4 GUT NO 96 NANDINI RESIDENCY, NAIK NAGAR, BEED BY PASS AURANGABAD,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, India
Email: akash.jadhav1@gmail.com
Version No.: 3
Contact No. 9595049727

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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
3. Repayment Term	180 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 15664 (INR Fifteen Thousand Six Hundred and Sixty Four Only)
8. Processing fees receivable:	INR 33041.18 (INR Thirty Three Thousand Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No 1/B, Gut No. 96/Part, Ravinagar, 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. Subject to clearance of Processing Fees.
2. Below loans to be closed: PL 36300 PL 200000
3. Repayment to be taken from Salary A/c of Bank of India 0054
4. All the applicant and co-applicant to the original loan to come on loan structure.
5. Digilocker aadhar verification for app and co-app to be done
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Plot to be identified and Demarcated
8. End use declaration from the applicants to be held on record
9. End Use letter to be documented from applicant
10. Acknowledged Key Facts Statement to be taken.

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

Relationship Manager:

