

FORM A-2



Ghar Ki Baat

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

At the request of the YOGESH 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 25,08,450 (Rupees Twenty Five Lakh Eight Thousand Four hundred Fifty 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 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 A' BAD 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 WAREKAR and Mr./Mrs. Asmita Kulkarni [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

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:

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	YOGESH KSHIRSAGAR	Gully No. 01 NURANE MATTI
2.	SANGITA KSHIRSAGAR	SINDON DIST. Aurangabad.
		431001.

2. Details of the Borrower:

Name: YOGESH Kshirsagar

Address: 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 45

Municipal No.

GUT NO. 224

Khasra No.

SATARA PARISAR

Situated at

113.25

sq.ft./sq.yds./sq.mts.; and

Leasehold or freehold

Bounded as under

North: PLOT No 46

South:

9 mtr Road

East: open space

West:

9 mtr Road

PART II

(List of Title Deeds)

1.	
2.	original sale Deed
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: YOGESH KANHU KSHIRSAGAR
SANGITA KANHU KSHIRSAGAR

Date:
Ref No.: NHL/ARNG/0926/5229160

Guarantor: N/A
Address: GALLY NO 1,, NURANI MAJJID, SINDON DIST AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: yogeshkshirsagar67@gmail.com

Version No.:
Contact No. 9370905603

Dear Sir/Madam,

With reference to your loan application dated 23-09-2026, 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 1150000 (INR Eleven Lakh Fifty Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 1150000 (INR Eleven Lakh Fifty Thousand 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 12009 (INR Twelve Thousand Nine Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 45, Gut No 224, Mauje Satara, 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 Legal & Technical Clearance, LTV to be restricted as per PNBHFL policy norms.
2. Repayment to be taken from SB facility BOB 6565.
3. Plot to be identified and Demarcated
4. All the applicant and co-applicant to the original loan to come on loan structure.
5. End Use letter to be documented from applicant
6. Acknowledged Key Facts Statement to be taken.
7. End use declaration from the applicants to be held on record
8. PSL declaration as per PNBHFL format to be held on record.

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: Pawan Bhagwan Patil
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd, E-1, E-2 & E-3, 4th Floor, Aurangabad Business Centre, Adalat Road,

Branch Office: AURANGABAD
Applicant: YOGESH KANHU KSHIRSAGAR
SANGITA KANHU KSHIRSAGAR

Date: 08-Sep-2026
Ref No.: HOU/ARNG/0926/5213994

Guarantor: N/A
Address: GALLY NO 1, NURANI MAJJID, AT POST SINDON DIST AURANGABAD, Aurangabad, MAHARASHTRA,
431001, Aurangabad, India
Email: yogeshkshirsagar67@gmail.com

Version No.: 5
Contact No. 9370905603

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 1230000 (INR Twelve Lakh Thirty Thousand Only)
Insurance Premium	INR 61500 (INR Sixty One Thousand Five Hundred Only)
Total Loan Amount	INR 1291500 (INR Twelve Lakh Ninety One Thousand Five Hundred 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% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 12718 (INR Twelve Thousand Seven Hundred and Eighteen Only)
8. Processing fees receivable:	INR 13335.18 (INR Thirteen Thousand Three Hundred and Thirty Five Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 45, Gut No 224, Mauje Satara, 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. Repayment to be taken from SB facility BOB 6565
2. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
3. Plot to be identified and Demarcated
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. OCR clearance (if applicable) to be taken before disbursement.
6. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. Acknowledged Key Facts Statement to be taken.
8. Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
9. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
10. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the avilment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.

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).

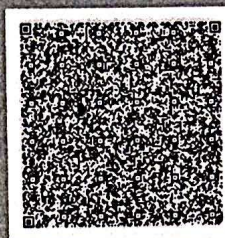
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
JVDPK8619C



नाम / Name
YOGESH KANHU KSHIRSAGAR

पिता का नाम / Father's Name
KANHU KSHIRSAGAR

जन्म की तारीख /
Date of Birth
30/05/2002


हस्ताक्षर / Signature

28082020



 **भारत सरकार**
Government of India 

Issue Date: 13/08/2013



योगेश कान्हू क्षिरसागर
Yogesh Kanhu Kshirsagar
जन्म तारीख/DOB: 30/05/2002
पुरुष/ MALE

3578 8246 1466
VID : 9182 3004 7882 9043

माझे आधार, माझी ओळख

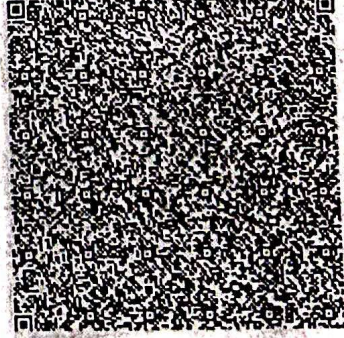
Yogesh

 **भारतीय विशिष्ट ओळख प्राधिकरण**
Unique Identification Authority of India 

पत्ता:
सिंदोन, सिंदोन, औरंगाबाद,
महाराष्ट्र - 431007

Address:
sindon, Sindon, Aurangabad,
Maharashtra - 431007

Download Date: 26/04/2023



3578 8246 1466
VID : 9182 3004 7882 9043

 1947 |  help@uidai.gov.in |  www.uidai.gov.in





To THINK BIGZ INITIATIVE PVT LTD

₹20,100

✓ Completed

7 Oct 2026, 3:28 pm



State Bank of India 9889



Payment of ₹20,100 completed

Receiver's bank has confirmed deposit
of money to THINK BIGZ INITIATIVE
PVT LTD's bank account

UPI transaction ID

628060253766

To: THINK BIGZ INITIATIVE PVT LTD

....2080@hdfcbank

**From: PRAFULKUMAR MOHAN GANRAJ
(State Bank of India)**

....nraj@oksbi on Google Pay

Google transaction ID

CICAgLjG_JXVCA

