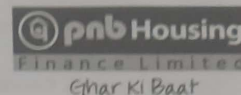


FORM A-2



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

At the request of the Shubham 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 2464350 (Rupees Twenty four lakh sixty four thousand Three 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 09/10/2020 and Sanction Letter dated 08/10/2020.

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. _____ 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 Wakelar and Mr./Mrs. Pranita 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



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 No.4, 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: B.M. Rahul Mahajan Sir

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	Shubham Jadhav	Plot No. 17, Gult No 29/1 Hanuman Nagar
2	ASHA JADHAV	Nagar mauje Harsul Aurangabad

2. Details of the Borrower:

Name: Shubham Jadhav Address: _____

Constitution: _____

3. Date of Disbursement Letter: 09/10/2026

4. Date and Reference number of Sanction Letter: 08/10/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No. 17, Gult No
Municipal No. : 29/1 Hanuman Nagar
Khasra No. : mauje Harsul
Situating at : Aurangabad
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.	

[Signature]

[Signature]



Branch Office: AURANGABAD
Applicant: SHUBHAM BHAUSAHEB JADHAV
ASHA BHAUSAHEB JADHAV

Date: 08-Oct-2026
Ref No.: NHL/ARNG/1026/5236829

Guarantor: N/A
Address: PLOT NO.17 GUT NO.29/1 HANUMAN NAGAR SIDDHESHWAR NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: shubhampsi95@gmail.com

Version No.: 3
Contact No. 9595553321

Dear Sir/Madam,

With reference to your loan application dated 05-10-2026, 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 2347000 (INR Twenty Three Lakh Forty Seven Thousand Only)
Insurance Premium	INR 117350 (INR One Lakh Seventeen Thousand Three Hundred Fifty Only)
Total Loan Amount	INR 2464350 (INR Twenty Four Lakh Sixty Four Thousand Three Hundred Fifty 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% -3.35% = 9.80% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 26182 (INR Twenty Six Thousand One Hundred and Eighty Two Only)
8. Processing fees receivable:	INR 53030.38 (INR Fifty Three Thousand Thirty Rupees And Thirty Eight Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 17, Gut No. 29/1, Hanuman Nagar, Mauje Harsul, 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. Legal heirs' declaration to be taken.
3. Repayment to be taken from Salary A/c of SBI 7476
4. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
5. All property owner to be on loan Structure
6. Digilocker aadhar verification for app and co-app to be done
7. Co-app Legal heirs' declaration and NOC from Legal heirs to be obtained before disbursements
8. Work id card to be documented
9. Property being offered as collateral needs to be insured for the tenure of the loan
10. Acknowledged Key Facts Statement to be taken.
11. End Use letter to be documented from applicant
12. Legal heirs declaration from Property Owner to be held on record stating who all his/her legal heirs are along with a NOC and undertaking from all the legal heirs not joining on loan structure stating as they are aware of the charge being created with PNB Housing Finance Limited.

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



आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



नाम / Name

ASHA BHAUSAHEB JADHAV

पिता का नाम / Father's Name

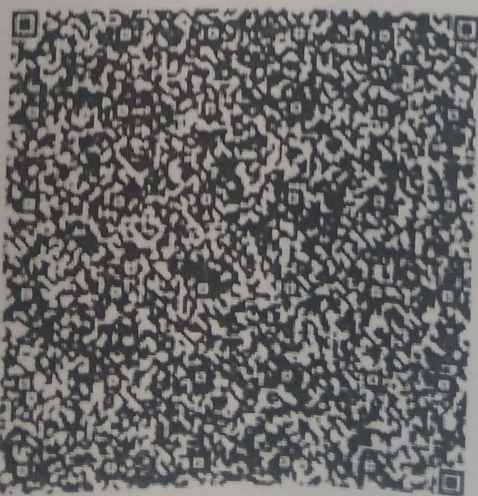
UTTAMRAO KASHINATH SOSHTE

जन्म की तारीख /
Date of Birth

12/06/1969

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BUXP J0995H



30112018

हस्ताक्षर / Signature



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक/ Enrolment No.: 0658/48138/15952

To
आशा भाऊसाहेब जाधव
Asha Bhausaheb Jadhav
W/O Bhausaheb Jadhav,
ganori,
VTC: PHULMBRI,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431008
Mobile: 9561328163

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
on 2020.06.20 12:11:34
IST



आपला आधार क्रमांक / Your Aadhaar No. :
6812 0894 7252
VID : 9102 4122 1927 2759

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 08/10/2011



आशा भाऊसाहेब जाधव
Asha Bhausaheb Jadhav
जन्म तारीख/DOB: 12/06/1969
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे काढत घडताळणीसाठी वापरले जाते (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).

6812 0894 7252

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.



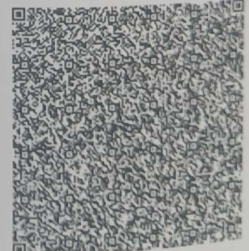
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
W/O भाऊसाहेब जाधव, गणोरी, फुलंब्री, औरंगाबाद,
महाराष्ट्र - 431008

Address:
W/O Bhausaheb Jadhav, ganori, PHULMBRI, DIST:
Aurangabad,
Maharashtra - 431008

Details as on: 25/08/2026



6812 0894 7252

VID : 9102 4122 1927 2759

1947

help@uidai.gov.in

www.uidai.gov.in

(Signature)



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

JADHAV SHUBHAM BHAUSAHEB

BHAUSAHEB YADAVRAO JADHAV

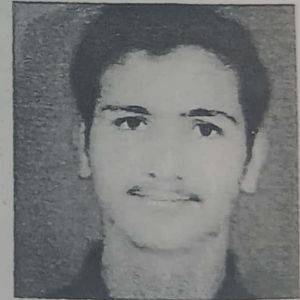
24/04/1995

Permanent Account Number

AYOPJ7845E

Jadhav

Signature



03122013

Jadhav



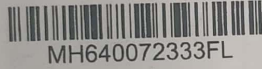
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

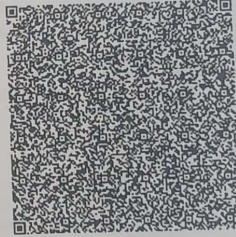
नोंदणी क्रमांक: / Enrollment No.: 0013/71007/32798

To
शुभम भाऊसाहेब जाधव
Shubham Bhausahab Jadhav
S/O Bhausahab Jadhav,
GANORI,
VTC: PHULMBRI,
District: Aurangabad,
State: Maharashtra,
PIN Code: 431008,
Mobile: 9595553321

264007233



MH640072333FL



आपला आधार क्रमांक / Your Aadhaar No. :

6221 2931 3819

माझे आधार, माझी ओळख



भारत सरकार
Government of India



शुभम भाऊसाहेब जाधव
Shubham Bhausahab Jadhav
जन्म तारीख / DOB : 24/04/1995
पुरुष / Male

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
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6221 2931 3819

माझे आधार, माझी ओळख









Transaction Successful

12:11 PM on 09 Oct 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹21,515

Vyapar

.169705262080@hdfcbank



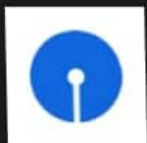
Transfer Details



PhonePe Transaction ID

T2610091210586986519811

Debited from



356155XXXXXXXXXX97

₹21,515

UTR: 908408299116

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