

FORM A-2



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

At the request of the Sandeep Santosh Bhargava ("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 14,38,500/- Rupees FOURTEEN LAKH THIRTY EIGHT THOUSAND FIVE HUNDRED 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 A.GAD (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 _____ 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 Wakrekar 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. _____] 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: BH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	SANTOSH SAWSKKE	MAYUE POEK, HARJUL, A. BAD
2)	SUREKHA SAWSKKE	MAYUE POEK, HARJUL, A. BAD.

2. Details of the Borrower:

Name: SANTOSH SAWSKKE Address: MAYUE POEK, HARJUL, 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-10
Municipal No. : SAIKRUHA MGR
Khasra No. : Gut NO-129/Part
Situated at : Pangaba, 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: SAWSKKE SANTOSH BHARAT
SUREKHA SANTOSH SAWSAKKE

Date: 08-Sep-2026
Ref No.: HOU/ARNG/0826/5202589

Guarantor: N/A
Address: PLOT NO. 17, DHANSHRI COLONY MAYUR PARK, HARSUL AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: santoshsawskke7@gmail.com
Version No.: 4
Contact No. 8087271411

Dear Sir/Madam,

With reference to your loan application dated 19-08-2026, 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 1370000 (INR Thirteen Lakh Seventy Thousand Only)
Insurance Premium	INR 0 (INR ~~1438.500/-~~)
Total Loan Amount	INR 1370000 (INR Thirteen Lakh Seventy Thousand Only)
3. Repayment Term	180 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum 8.50%
6. Applicable Rate of Interest *	13.15% - 4.45% = 8.70% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 13653 (INR Thirteen Thousand Six Hundred and Fifty Three Only)
8. Processing fees receivable:	INR 12701.00 (INR Twelve Thousand Seven Hundred One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 10, Saikrupa Nagar, Gut No. 129/P, Mauje Pangara, Tal. 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:

- Below loans to be closed: CVL Rs. 1.50 lacs dtd 30-09-2024, PL Rs. 35886 dtd 03-09-2025
- Plot to be identified and Demarcated ☐
- Digilocker aadhar verification for app and co-app to be done
- prop
- Repayment to be taken from CA facility with IDFC Bank 1216
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- OCR clearance (if applicable) to be taken before disbursement.
- Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
- Acknowledged Key Facts Statement to be taken.
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).

Branch Office: AURANGABAD
Applicant: SAWSKKE SANTOSH BHARAT
SUREKHA SANTOSH SAWSAKKE

Date:
Ref No.: NHL/ARNG/0926/5217858

Guarantor: N/A
Address: PLOT NO. 17, DHANSHRI COLONY MAYUR PARK, HARSUL AURANGABAD, Aurangabad, MAHARASHTRA,
431001, Aurangabad, India
Email: santoshsawskke7@gmail.com

Version No.:
Contact No. 8087271411

Dear Sir/Madam,

With reference to your loan application dated 09-09-2026, 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	26,57,000/-
2. Loan Amount	INR ~~25,70,000~~ (INR Twenty Five Lakh Twenty Seven Thousand Only)	26,57,000/-
Insurance Premium	INR 0 (INR)	51. 2789850/-
Total Loan Amount	INR 2527000 (INR Twenty Five Lakh Twenty Seven 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 26388 (INR Twenty Six Thousand Three Hundred and Eighty Eight 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	Bidkin, AURANGABAD, Bidkin, Bidkin, a, Jalna, Paithan Road, ., MAHARASHTRA, India, 431105	
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: CVL Rs. 1.50 lacs dtd 30-09-2024, PL Rs. 35886 dtd 03-09-2025
- Repayment to be taken from CA facility with IDFC Bank 1216
- Plot to be identified and Demarcated
- Digilocker aadhar verification for app and co-app to be done
- All the applicant and co-applicant to the original loan to come on loan structure.
- End Use letter to be documented from applicant
- Acknowledged Key Facts Statement to be taken.
- End use declaration from the applicants to be held on record
- 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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

Relationship Manager:



भारत सरकार
Government of India



Download Date: 29/12/2020



सावसक्के संतोष भरत
Sawskke Santosh Bharat
जन्म तिथि/DOB: 08/01/1976
पुरुष/ MALE

Issue Date: 31/07/2017

6993 3955 4557

VID : 9169 1975 6713 6235

मेरा **आधार**, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

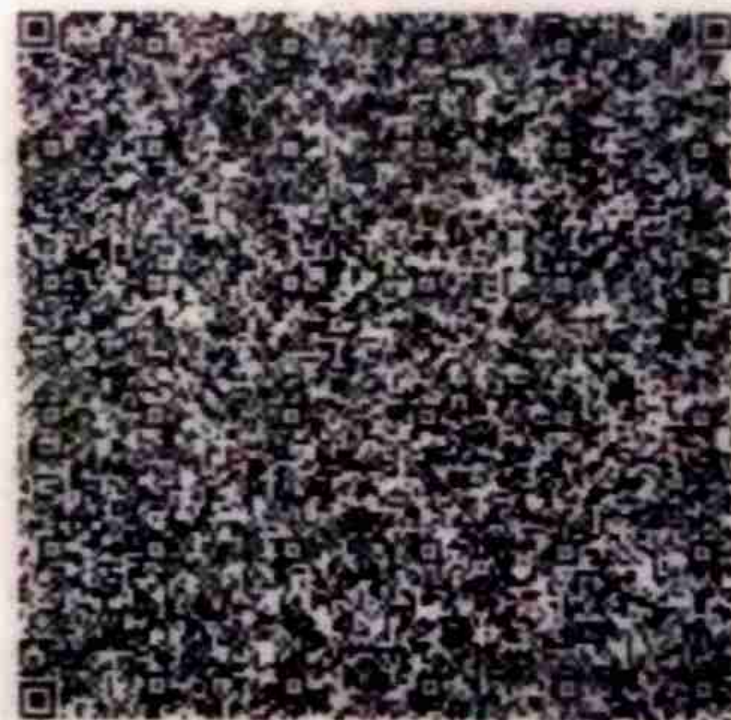


पता:

S/O भरत सावसुक्के, प्लॉट नं.17, धनश्री कॉलनी, मयूर
पार्क, हरसुल, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431001

Address:

S/O Bharat Sawskke, Plot No.17, Dhanshri
Colony, Mayur Park, Harsul, Aurangabad,
Aurangabad,
Maharashtra - 431001



6993 3955 4557

VID : 9169 1975 6713 6235



1947



help@uidai.gov.in



www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT

SAWSKKE SANTOSH BHARAT

BHARAT SAWSKKE

08/01/1976

Permanent Account Number

BUXPS5113G



Signature



सत्यमेव जयते

भारत सरकार

GOVT. OF INDIA



25122015



भारत सरकार

Government of India



Aadhaar no. issued: 03/11/2011



सुरेखा संतोष सावसक्के

Surekha Santosh Sawsakke

जन्म तारीख/DOB: 04/05/1983

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).

6676 4338 9239

माझे **आधार**, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

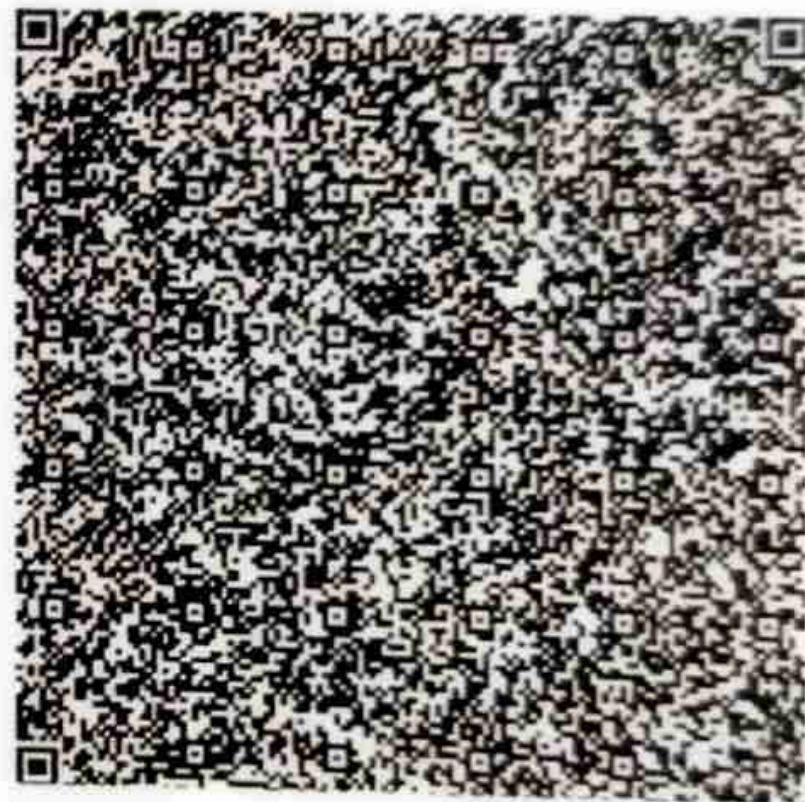


पत्ता:

W/O संतोष सावासाक्के, मयूर पार्क, प्लॉट न.१७ धनश्री
कॉलोनी, हर्सूल, हर्सूल, औरंगाबाद,
महाराष्ट्र - 431008

Address:

W/O Santosh Sawasakke, MAYUR PARK,
PLOT N.17 DHANASHREE COLONY,
HARSOOL, PO: Harsool, DIST: Aurangabad,
Maharashtra - 431008

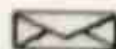


6676 4338 9239

VID : 9148 3226 6678 4900



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Details as on: 19/04/2024

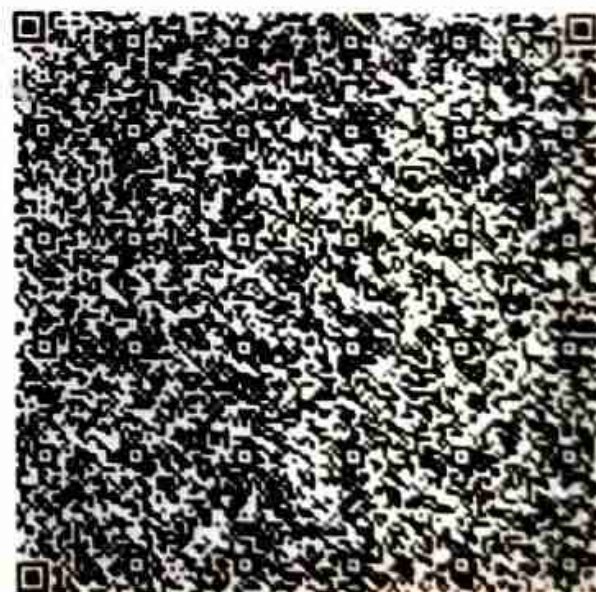
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
MLPS9482D



नाम / Name

SUREKHA SANTOSH SAWSAKKE

पिता का नाम / Father's Name

JAGANNATH DHINAJI BHARASKAR

जन्म की तारीख /

Date of Birth

04/05/1983

S. S. Sawsakke

हस्ताक्षर / Signature

11012020



MEETING ROOM





Santosh Sawskke paid

Think Bigz Initiative Pvt Ltd

Vyapar.169705262080@hdfcbank

₹29,486

paid securely by



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