

FORM A-2

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

At the request of the Lokhande Gajanan Dnyandee ("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 8400000 (Rupees Eight lakh forty thousand 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 24/08/2026 and Sanction Letter dated 05/AUG/2026.

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 05 day of AUG 2026, 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. Rohit 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 Aurangabad 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 Wankhede 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 t
All capitalized terms used herein but not specifically defined shall have the meaning ascribed to it under the General
Conditions ("GTC").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 2
June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to ti
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

Authorized representative

Name: BBH. Rahul Mahajan

Designation:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	LOKHANDE GANAN D.	Plot No. 03 Gut No. 158, Mauje Bidkin
②	RENUKA S. LOKHANDE	Tp. Parithan Aurangabad.

2. Details of the Borrower:

Name: LOKHANDE GANAN D. Address: NEAR SHIV PARVATI MANDIR

Constitution: ROAD. OLD BHANUPURA.

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No 03 Gut
Municipal No. : No 158 Mauje
Khasra No. : Bidkin Tp
Situated at : Parithan 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.	Demand Letter
2.	Builder Nos
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: LOKHANDE GAJANAN DNYANDEO
RENUKA GAJANAN LOKHANDE

Date: 05-Aug-2026
Ref No.: HOU/ARNG/0826/5185463

Guarantor: N/A
Address: NEAR SHIV PARVATI MANDIR ROAD, OLD BHAVSINGPURA, AURANGABAD, Aurangabad,
MAHARASHTRA, 431001, Aurangabad, India
Email: gajananlokhande143@gmail.com
Version No.: 5
Contact No. 9637552330

Dear Sir/Madam,

With reference to your loan application dated 03-08-2026, 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 800000 (INR Eight Lakh Only)
Insurance Premium	INR 40000 (INR Forty Thousand Only)
Total Loan Amount	INR 840000 (INR Eight Lakh Forty 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% -4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 8174 (INR Eight Thousand One Hundred and Seventy Four Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 03, Gut No. 158, Mauje Bidkin 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:

- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Plot to be identified and Demarcated
- Digilocker aadhar verification for app and co-app to be done
- Repayment to be taken from Salary A/c of axis Bank 6355
- OCR clearance (if applicable) to be taken before disbursement.
- 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 availment 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).

*Subject to change from time to time at the discretion of PNBHFL.

[Signature] *[Signature]*

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001
Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLCO33856

Loan Application Form



Sourcing Branch - AURANGABAD
Servicing Branch - AURANGABAD

[Signature]

[Signature]

1. Personal Details		Applicant				Co-Applicant			
		(Prefix) Mr.	(FirstName) LOKHANDE	(MiddleName) GAJANAN	(LastName) DNYANDEO	(Prefix) Mrs.	(FirstName) RENUKA	(MiddleName) GAJANAN	(LastName) LOKHANDE
1.1	Name (Full)								
1.2	C-KYC Number								
1.3	Father's/Husband's Name	DNYANDEO				HARIBHAU			
1.4	Mother's Maiden Name								
1.5	Date of Birth	22-02-1992				26-10-1997			
1.6	Communication Address	NEAR SHIV PARVA TI MANDIR ROAD, OLD BHAVSINGPU RA, AURANGABAD AURANGABAD, MAHARASHTRA, 4 31001, AURANGA BAD, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block/Taluka Aurangabad				NEAR SHIV PARVA TI MANDIR ROAD, OLD BHAVSINGPU RA, AURANGABAD AURANGABAD, MAHARASHTRA, 4 31001, AURANGA BAD, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block / Taluka AURANGABAD			
	Address Type	Self owned ☒ Family ☐ Rented ☐ Company Lease ☐ Other ☐				Relation with Applicant Wife			
1.7	Permanent Residence	Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐ NEAR SHIV PARVA TI MANDIR ROAD, OLD BHAVSINGPU RA, AURANGABAD AURANGABAD, MAHARASHTRA, 4 31001, AURANGA BAD, INDIA City Aurangabad State MAHARASHTRA Pin 431001				Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐ NEAR SHIV PARVA TI MANDIR ROAD, OLD BHAVSINGPU RA, AURANGABAD AURANGABAD, MAHARASHTRA, 4 31001, AURANGA BAD, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block/Taluka			
1.8	Phone with STD Code	9 6 3 7 5 5 2 3 3 0				8 2 0 8 9 1 0 7 5 8			
1.9	Mobile No.	9 6 3 7 5 5 2 3 3 0				8 2 0 8 9 1 0 7 5 8			
1.10	Email ID (Personal)	gajananlokhande143@gmail.com							
1.11	Gender	☒ Male ☐ Female ☐ Transgender				☐ Male ☒ Female ☐ Transgender			
1.12	Marital Status	☐ Single ☒ Married ☐ Other				☐ Single ☒ Married ☐ Other			
1.13	No. of Dependants	☒ 1 Children ☐ 1 Other				☐ 0 Children ☐ 0 Other			
1.14	Category	☒ General ☐ SC ☐ ST ☐ Other				☒ General ☐ SC ☐ ST ☐ Other			
1.15	Any Disabilities	☐ Yes ☒ No				☐ Yes ☒ No			
1.16	Type of Impairment								
1.17	Percentage of Impairment								
1.18	UDID Number								

*OBC-NCL - Other Backward Classes - Non-Creamy Layer | *OBC - Other Backward Classes | *SC - Scheduled Castes | *ST - Scheduled Tribes



भारतीय विशिष्ट ओळख प्राधिकरण

भारत सरकार

Unique Identification Authority of India

Government of India

नौदणी क्रमांक / Enrollment No.: 1008/22598/33576

To

गजानन जानदेव लोखंडे
Gajanan Dnyandeo Lokhande
S/O. Dnyandeo Lokhande
shiv parvati mandir road
old bhavsingpura
Aurangabad
Aurangabad (mh)
Aurangabad Aurangabad
Maharashtra 431001

10/08/2013

180679363



UA022475119IN



आपला आधार क्रमांक / Your Aadhaar No. :

2963

माझे आधार, माझी ओळख



भारत सरकार

Government of India



गजानन जानदेव लोखंडे
Gajanan Dnyandeo Lokhande
जन्म तारीख / DOB : 22/02/1992
पुरुष / MALE



2963

माझे आधार, माझी ओळख

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

LOKHANDE GAJANAN DNYANDEO

DNYANDEO TRIMBAK LOKHANDE

22/02/1992

Permanent Account Number

ALDPL4297Q

[Handwritten Signature]

Signature





भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक / Enrollment No.: 2821/13010/00306

To

रेणुका गजानन लोखंडे

Renuka Gajanan Lokhande

Sateshwar Shiv Parvati Temple Road

Near Ganpati Temple, Rajeshwari Colony, Old

Bhavsingpura,

VTC, Aurangabad,

PO: Aurangabad (mh),

Sub District: Aurangabad, District: Aurangabad,

State: Maharashtra,

PIN Code: 431001,

Mobile: 8208910758

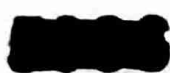
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आपला आधार क्रमांक / Your Aadhaar No. :



7955

माझे आधार, माझी ओळख



भारत सरकार

उपराज्यपालक



Issue Date : 23/04/2013



रेणुका गजानन लोखंडे

Renuka Gajanan Lokhande

जन्म तारीख / DOB : 26/10/1997

स्त्री / Female

Single



7955

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

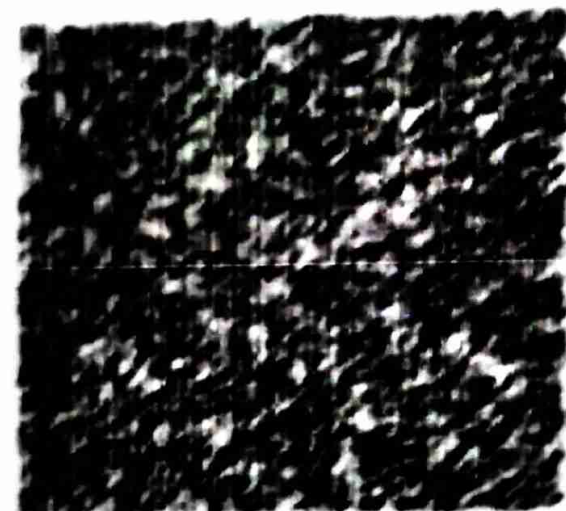


स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BXGPL2496B

नाम / Name
RENUKA GAJANAN LOKHANDE

पिता का नाम / Father's Name
HARIBHAU DONGRE

जन्म की तारीख /
Date of Birth
13/01/1987



12072024

Raye



Transaction Successful
01:35 pm on 25 Aug 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹16,500

Vyapar
.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2608251335526006089490

Debited from



XXXX586355

₹16,500

UTR: 793384280906

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