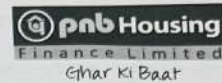


FORM A-2



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

At the request of the Rahul Chandanshive ("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 236250 (Rupees Two lakh thirty six thousand two 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 07-10-2026 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 07 day of 07-10-2026 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. 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 Walekar 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

Rahul

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: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Rahul Chandanhive	Plot No. 83 Near mayaweshwar mandi
②	Sharada G. Chandanhive	Beed by pass Deolai pulsar
		A. bad

2. Details of the Borrower:

Name: Rahul Chandanhive Address: A. bad

Constitution: _____

3. Date of Disbursement Letter: 07-10-2026

4. Date and Reference number of Sanction Letter: NHL/ARNG/0926/5227865

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Hat No. D-13 fourth floor
Municipal No. : Deogiri Homes Out No. 90
Khasra No. : A. Deolai
Situated at : Aurangabad
Area : A. bad 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.	

Sharada Kulav Chandanhive

Branch Office:
Applicant:

AURANGABAD
RAHUL GULABRAO CHANDANSHIVE
SHARADA GULAB CHANDANSHIVE

Date: 30-Sep-2026
Ref No.: NHL/ARNG/0926/5227865

Guarantor:
Address:

N/A

Version No.: 3

Email:

PLOT NO 83, NEAR MAYURESHWAR MANDIR, BEED BY PASS, DEVLAI PARISAR, AURANGABAD,
AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
rahulchandanshive1996@gmail.com

Contact No. 7385559331

Dear Sir/Madam,

With reference to your loan application dated 22-09-2026, 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 225000 (INR Two Lakh Twenty Five Thousand Only)
Insurance Premium	INR 11250 (INR Eleven Thousand Two Hundred Fifty Only)
Total Loan Amount	INR 236250 (INR Two Lakh Thirty Six Thousand Two Hundred Fifty Only)
3. Repayment Term	228 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.75% = 9.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 2227 (INR Two Thousand Two Hundred and Twenty Seven Only)
8. Processing fees receivable:	INR 9441.18 (INR Nine Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No. D-13, Fourth Floor, Deogiri Homes, Gut No. 90, At 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. All the applicant and co-applicant to the original loan to come on loan structure. All the property owners to be part of loan structure
2. Following loans to be closed prior to disbursement 1.PL Rs.31k dt 19-07-2024 2. PL Rs.62k dt 01-11-2025 3. PL Rs.15k dt 04-01-2026 4.CD Loan Rs.13k dt 04-03-2026 5. PL Rs.69k dt 30-04-2026 6. PL Rs.7500 dt 19-09-2026
3. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
4. Subject to Legal and technical clearance of property
5. Repayment to be taken through NACH mode only from salary account ICICI Bank Ac No.**507
6. Property being offered as collateral needs to be insured for the tenure of the loan
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record
9. End Use letter to be documented from applicant

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



राहुल गुलाबराव चंदनशिवे

Rahul Gulabrao

Chandanshive

जन्म तिथि/ DOB: 18/09/1996

पुरुष / MALE



2466 0372 4214

आधार-आम आदमी का अधिकार



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता:

प्लॉट नं.83, बीड बाई पास,
मयूरेश्वर मंदिर के पास,
देवलाई परिसर, औरंगाबाद,
औरंगाबाद,
महाराष्ट्र - 431001

Address:

plot no.83, beed by pass, near
mayureshwar mandir, devlai parisar,
Aurangabad, Aurangabad,
Maharashtra - 431001

2466 0372 4214

Aadhaar-Aam Admi ka Adhikar

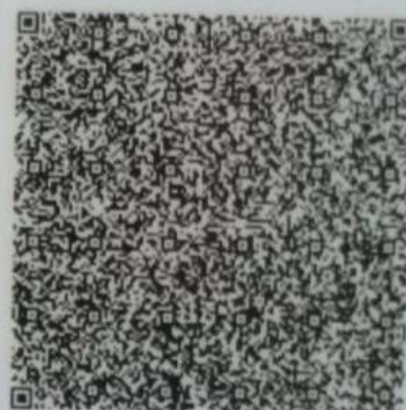
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BQSPC9217J



नाम/ Name

RAHUL GULABRAO CHANDANSHIVE

पिता का नाम/ Father's Name

GULABRAO TOTARAM CHANDANSHIVE

जन्म की तारीख/
Date of Birth

18/09/1996

Rahul

हस्ताक्षर/ Signature

28032022



भारत सरकार
GOVERNMENT OF INDIA



शारदा गुलाब चंदनशिवे
Sharada Gulab Chandanshive

जन्म वर्ष / Year of Birth : 1979
स्त्री / Female



9202 5461 4568

आधार — सामान्य माणसाचा अधिकार



भारतीय विशिष्ट ओळख प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता W/O गुलाब चंदनशिवे,
प्लॉट.नो.८३, माउली नगर, देवळाड,
औरंगाबाद कॅन्टोमेंट, औरंगाबाद, महाराष्ट्र,
431002

Address: W/O Gulab
Chandanshive, PLOT.NO.83,
MAULI NAGAR, Devlai,
Aurangabad Cantonment,
Aurangabad, Maharashtra,
431002



1947
1800 180 1947



help@uidai.gov.in



www.uidai.gov.in

P.O. Box No. 1947,
Bengaluru-560 001

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DLJPC5477C



नाम / Name
SHARADA GULAB CHANDANSHIVE

पिता का नाम / Father's Name
CHINTAMAN SURADKAR

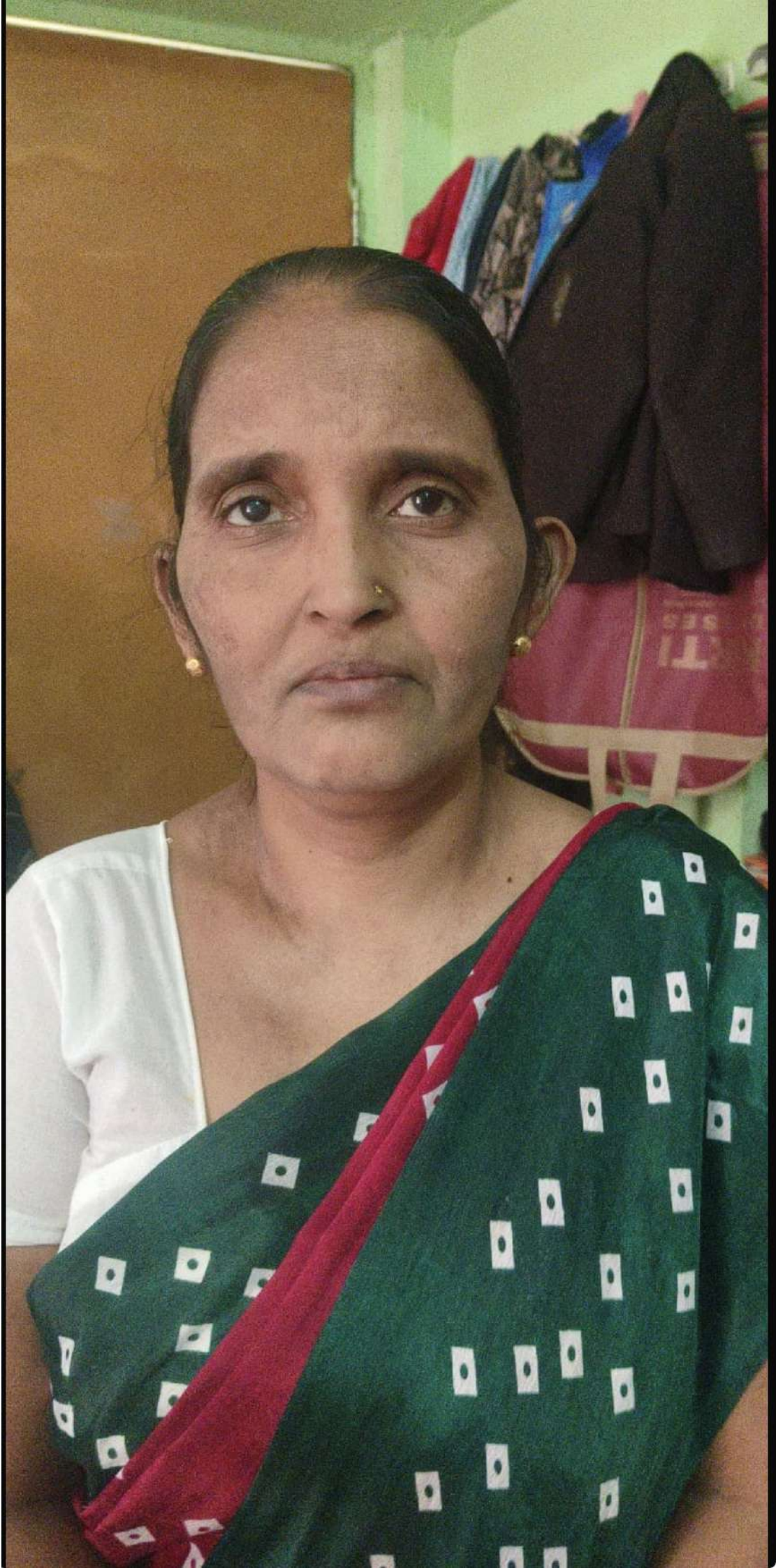
जन्म की तारीख /
Date of Birth
01/01/1979

२११२६१

11112025

PAN Application Digitally Signed, Card Not
Valid unless Physically Signed







Think Bigz Initiative Pvt Ltd

vyapar.169705262080@hdfcbank

₹775

Seven Hundred Seventy Five Rupees

Paid Successfully 

..... From

Rahul Gulabrao Chandanshive



Paytm Postpaid

7 Oct, 10:50 AM | Ref No: 3163 3203 8446