

'ANNEXURE VI-C

MEMORANDUM OF ENTRY
-- CONSTRUCTIVE DELIVERY

On the 20th h of 10, 2026, Mr./Ms. Nitish Ugal, attended the office of ICICI HFC Limited ("ICICI HFC LTD") specified in the First Schedule hereunder written / ⁵saw Mr./Ms. _____ of ICICI HFC Limited ("ICICI HFC LTD"), at the office specified in the First Schedule hereunder written.

2. The said Mr./Ms. Nitish Ugal stated that the documents of title, evidences, deeds and writings more particularly described in Part A of the Second Schedule hereunder written (hereinafter called "the existing title deeds") in respect of the immoveable properties more particularly described in the Third Schedule hereunder written, of the person(s) (the "Borrower") more particularly described in the First Schedule hereunder written, were deposited on the 29 day of September, 2008 ⁶and further deposited by way of constructive delivery on the _____ day of _____, 20_____ by the Borrower with ICICI HFC LTD ⁷and ICICI HFC LTD acting for itself and as agent of the institutions / banks more particularly described in the First Schedule hereunder written

⁸in order to create security, by way of mortgage / joint mortgage by deposit of title deeds, on all the Borrower's immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future,

OR

⁹in order to create security, by way of mortgage / joint mortgage by deposit of title deeds, on all the Borrower's immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon in respect of which permission for creation of mortgage is not required being built up lands under the Urban Land (Ceiling and Regulation) Act, 1976 (the "said Act") and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future,

¹⁰in order to create security, by way of mortgage / joint mortgage by deposit of title deeds on all the Borrower's immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon in respect of which permission for creation of mortgage is not required being built up lands under the Urban Land (Ceiling and Regulation) Act, 1976 (the "said Act") and also excess vacant lands the holding of which is exempted under Section 20 of the said Act vide Order No. _____ dated _____ made under Section 27 of the Urban Land (Ceiling and Regulation) Act, 1976 more particularly described in the Fourth Schedule hereunder written, and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future,

for securing the due repayment, discharge and redemption by the Borrower to the institutions / banks named in the First Schedule hereunder written (the "Existing Lenders") of their various financial assistances detailed in Clause _____ of such Schedule (the "Existing Assistances"), together with all interest, liquidated damages, front end fees / commitment charge, premia on prepayment or on redemption, remuneration payable to the Trustees, costs, charges, expenses and other monies including any increase as a result of devaluation / revaluation/fluctuation in the rates of exchange of foreign currencies involved, payable under respective Credit Facility Application Form / Loan Agreements / Trustee Agreement / Subscription Agreement/Letters of Sanction, as amended from time to time.

¹ to be used when BORROWER is depositing title deeds

² insert the date of creation of mortgage

³ for partnership firm – all partners; for proprietary concern – proprietor; for huf – karta and all adult members; in case of body corporates, the name of authorized person

⁴ applicable if the mortgage transaction is being completed in icici bank's office

⁵ applicable if the mortgage transaction is being completed in some other person's office eg. advocates

⁶ applicable if more than two mge. trans. over same properties have been completed earlier; delete if not

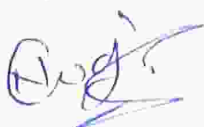
applicable

⁷ to be deleted if title deeds are not held for other instns. / banks

⁸ insert when ulra provisions are not applicable

⁹ insert when property to be secured is totally built up and there are no vacant lands

¹⁰ insert when order under section 20 of ulra is obtained for holding of vacant lands and section 27 approval not required for mge. in respect of built up lands



S. P. Ugal

¹³3. Mr. / Ms. _____ on the same day accorded and gave oral consent ¹²on behalf of the Borrower to Mr. / Ms. _____ acting for ICICI HFC LTD ¹¹and ICICI HFC LTD acting for itself and as agent of the institutions / banks described in Clause _____ of the First Schedule hereunder written (the "New Lenders") to continue to hold and retain the existing title deeds more particularly described in the Second Schedule hereunder written as and by way of mortgage / joint mortgage by deposit of the existing title deeds by way of constructive delivery on all the Borrower's immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future, (hereinafter collectively referred to as the "said immoveable properties").

OR

¹⁴3. Mr. / Ms. _____ on the same day accorded and gave oral consent ¹⁵on behalf of the Borrower to Mr. / Ms. _____ acting for ICICI HFC LTD ¹⁶and ICICI HFC LTD acting for itself and as agent of the Lenders and the institutions / banks described in Clause _____ of the First Schedule hereunder written (the "New Lenders") to continue to hold and retain the existing title deeds more particularly described in the Second Schedule hereunder written as and by way of mortgage / joint mortgage by deposit of title deeds by way of constructive delivery on the Borrower's all immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon in respect of which permission for creation of mortgage is not required being built up lands under the Urban Land (Ceiling and Regulation) Act, 1976 (the "said Act"), and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future (the "said immoveable properties"),

OR

¹⁷4. Mr. / Ms. _____ on the same day accorded and gave oral consent ¹⁸on behalf of the Borrower to Mr. / Ms. _____ acting for ICICI HFC LTD ¹⁹and ICICI HFC LTD acting for itself and as agent of the Lenders and the institutions / banks described in Clause _____ of the First Schedule hereunder written (the "New Lenders") to continue to hold and retain the existing title deeds more particularly described in the Second Schedule hereunder written as and by way of mortgage / joint mortgage by deposit of title deeds by way of constructive delivery on the Borrower's all immoveable properties more particularly described in the Third Schedule hereunder written together with all buildings and structures thereon in respect of which permission for creation of mortgage is not required being built-up lands under the Urban Land (Ceiling and Regulation) Act, 1976 (the "said Act"), and also excess vacant lands the holding of which is exempted under Section 20 of the said Act vide Order No. _____ dated _____ more particularly described in the Fourth Schedule hereunder written and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, both present and future (the "said immoveable properties"),

as security also for the due repayment, discharge and redemption by the Borrower to the New Lenders of their various financial assistances described in Clause _____ of the First Schedule hereunder written (the "New Assistances"), together with all interest, liquidated damages, front end fees / commitment charge, premia on prepayment or on redemption, remuneration payable to the Trustees, costs, charges, expenses and other monies including any increase as a result of devaluation / revaluation/fluctuation in the rates of exchange of foreign currencies involved, payable under respective Credit Facility Application Form / Loan Agreements / Trustee Agreement / Subscription Agreement/Letters of Sanction, as amended from time to time.

¹¹ insert when ulcra approval is not required

¹² delete in case of individuals, proprietor and huf (where the Karta and all adult members are depositing the title deeds)

¹³ to be deleted if title deeds are not to be held for other banks / institutions

¹⁴ insert when property to be secured is totally built up and there are no vacant lands

¹⁵ delete in case of individuals, proprietor and huf (where the Karta and all adult members are depositing the title deeds)

¹⁶ to be deleted if title deeds are not to be held for other banks / institutions

¹⁷ insert when order under section 20 of ulcra is obtained for holding vacant lands and section 27 approval not required for mge. in respect of built up lands

¹⁸ delete in case of individuals, proprietor and huf (where the Karta and all adult members are depositing the title deeds)

¹⁹ to be deleted if title deeds are not to be held for other banks / institutions



S. P. Ugale

²⁰4. Mr. / Ms. _____ on the same day also deposited on behalf of the Borrower with Mr. / Ms. _____ acting for ICICI HFC LTD ²¹and ICICI HFC LTD acting for itself and as agent of the New Lenders certain documents of title, evidences, deeds and writings more particularly described in Part B of the Second Schedule hereunder written in respect of the said immoveable properties as and by way of mortgage by deposit of title deeds (the "additional title deeds") to secure the aforesaid assistances.

5. Whilst giving such oral consent ²²and making the deposit of additional title deeds ²³on behalf of the Borrower Mr. / Ms. _____ stated that ²⁴he / she did so in ²⁵his / her capacity as an authorized official of the Borrower with intent to create security on the said immoveable properties as aforesaid.

²⁶6. Mr./ Ms. _____ also stated that ²⁷he / she was authorised to give such oral consent ²⁸and make deposit of the additional title deeds pursuant to the resolutions passed by the Board of Directors of the Company at their meeting held on the _____ day of _____, 200_____ and ²⁹he / she furnished a certified copy of the said Resolutions to Mr. / Ms. _____ of ICICI HFC and further stated that the said resolutions were in full force and effect.

7. The aforesaid oral consent was given ³⁰and deposit was made by Mr./Ms. _____ ³¹on behalf of the Borrower in the presence of Mr. / Ms. _____ of ICICI HFC LTD ³²and ³³Mr./Ms. _____ of _____.

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S. P. Ugale.

- ²⁰ to be retained if fresh title deeds are being deposited; please renumber the subsequent clauses if this clause is deleted
- ²¹ to be deleted if title deeds are not held for other instns. / banks
- ²² delete if not applicable
- ²³ delete in case of individuals, proprietor and huf (where the Karta and all adult members are depositing the title deeds)
- ²⁴ delete in case of individuals, proprietor, huf, karta and coparceners / members
- ²⁵ delete whichever is not applicable
- ²⁶ applicable only for company, society, trust (if the same is a company); delete if not applicable – pl. renumber the subsequent clauses
- ²⁷ delete whichever is not applicable
- ²⁸ delete if not applicable
- ²⁹ delete whichever is not applicable
- ³⁰ delete if not applicable
- ³¹ delete in case of individuals, proprietor and huf
- ³² delete if not applicable
- ³³ insert names of officials of other banks / institutions

THE FIRST SCHEDULE ABOVE REFERRED TO
(DETAILS OF OFFICE, ETC.)

1. **Address of the place where title deeds are being deposited:**

³⁴ICICI HFC LTD branch / zonal / regional / corporate office address :

ICICI Home Finance Company Ltd.
2nd Floor, Pratik Arcade, Opposite to
Vidyut Bhavan, Bytco Point, Nashik
Road, Nashik-422101

OR
ICICI Home Finance Company Ltd.
2nd Floor, Pratik Arcade, Opposite to
Vidyut Bhavan, Bytco Point, Nashik
Road, Nashik-422101

2.A **Name(s) of the existing bank(s)/institutions for whom ICICI HFC LTD is holding title deeds and the amounts their respective facilities :**

Sr.No.	Name(s) of the bank(s)/instn(s).	Amounts of secured facilities (Rs. in Lacs.)
	ICICI HFC	

2.B **Name(s) of the new banks / institutions for whom ICICI BANK LTD is holding title deeds and the amounts their respective facilities :**

Sr.No.	Name(s) of the bank(s)/instn(s).	Amounts of secured facilities (Rs. in mn.)
	ICICI Bank	

3. ³⁵**Insert details of the Borrower:**

[COPY DESCRIPTION FROM THE FACILITY AGREEMENT]
Suhani Bajpai

(Signature)

S. P. Ugle.

³⁴ delete whichever is not applicable
³⁵ delete whichever is not applicable

THE SECOND SCHEDULE ABOVE REFERRED TO
(LIST OF DOCUMENTS OF TITLE, EVIDENCES,
DEEDS AND WRITINGS)

PART A
[INSERT DETAILS OF EXISTING TITLE DEEDS]

PART B
[INSERT DETAILS OF ADDITIONAL TITLE DEEDS]



S. P. Ugale.

THE THIRD SCHEDULE ABOVE REFERRED TO
(DESCRIPTION OF THE BORROWER'S IMMOVEABLE PROPERTIES)

Bungalow on plot No 5, S.No 4054 (old S.No. 1116) / 1 TO
9/6/11 and 2, Nr. Matoshree hospital, opp. Soni HP Gas
Agency, Varandol Mala, Shivaji Nagar At Sinnar
Mashik 422103.

together with all the buildings and structures thereon, fixtures, fittings and all plant and machinery
attached to the earth or permanently fastened to anything attached to the earth, both present and future.

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S. P. Ugate.

³⁶THE FOURTH SCHEDULE ABOVE REFERRED TO
(DESCRIPTION OF THE VACANT LAND)

Name of ICICI HFC official
And Signature

Dated this ³⁷ 7 day of 10, 2026



S. P. Ugale