

FORM A-2

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

At the request of the Sushila Daulay Pute ("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 1470000 (Rupees fourteen lakh seventy thousand

only 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 11/08/2026 and Sanction Letter dated 07/08/2026.

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 27 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 Abangabad (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. Rahul Adhikari 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 Abangabad 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. Anil Wakelap and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagees] 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. 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 June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the 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: Mr. Rahul Mahajan

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Sushila Dhillon, Purri	
②	Pratik Vishay Girdi	

2. Details of the Borrower:

Name: Sushila Purri Address: Plot NO 70 Behind 'Athavadi' Bazar
Savitri Nagar Chikori Thana A. Bad.

Constitution: _____

3. Date of Disbursement Letter: 27/08/2026

4. Date and Reference number of Sanction Letter: 07/08/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot NO 52 & 53
Municipal No. : Shree Ganesh Nagar Phase 2
Khasra No. : Gut NO 207 Maye Shendra Johangir
Situated at : Avs ang ch ad
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.	

Branch Office: AURANGABAD
Applicant: SUSHILA DAULAT PURI
PRATIK VIJAY GIRI

Date: 07-Aug-2026
Ref No.: HOU/ARNG/0726/5177637

Guarantor: N/A
Address: PLOT NO 70, BEHIND ATHAVDI BAZAR SAVITRI NAGAR CHIKALTHANA AURANGABAD,
AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: sushilapuri82@gmail.com

Version No.: 4

Contact No. 7666379464

Dear Sir/Madam,

With reference to your loan application dated 23-07-2026, 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 1400000 (INR Fourteen Lakh Only)
Insurance Premium	INR 70000 (INR Seventy Thousand Only)
Total Loan Amount	INR 1470000 (INR Fourteen Lakh Seventy 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% - 4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 14562 (INR Fourteen Thousand Five Hundred and Sixty Two Only)
8. Processing fees receivable:	INR 7671.18 (INR Seven Thousand Six Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 52 And 53, Shree Ganesh Phase-2, Gut No. 207, Mauje Shendra Jahangir, 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. Repayment to be taken from Salary A/c of Saraswat Bank 2752
2. Plot to be identified and Demarcated
3. Digilocker aadhar verification for app and co-app to be done
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Acknowledged Key Facts Statement to be taken.
8. 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



Transaction Successful

12:37 pm on 27 Aug 2026

Paid to



THINKBIGZ INITIATIVE PVT
LTD

₹13,560

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2608271237130476837594

Debited from



XXXXXXXXXX012752

₹13,560

UTR: 311297907218

Powered by



भारत सरकार
Government of India



प्रतीक विजय गिरी
Pratik Vijay Giri
जन्म तारीख / DOB : 06/06/2002
पुरुष / MALE

Issue Date: 08/08/2023

Download Date: 08/08/2023

2099 3023 3029

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



पत्ता:

S/O विजय गिरी, प्लॉट नंबर-70, चिकलठाणा,
सावित्री नगर, औरंगाबाद, औरंगाबाद, महाराष्ट्र -
431001

Address:

S/O Vijay Giri, Plot No-70, Chikalthana,
Savitri Nagar, Aurangabad, Aurangabad,
Maharashtra - 431001



2099 3023 3029



1947



help@uidai.gov.in



www.uidai.gov.in

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OSV
Omash Rajinika
PH12920

Omash

आयकर विभाग
INCOME TAX DEPARTMENT

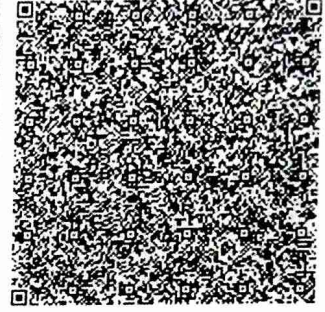


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

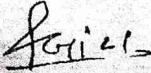
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नाम / Name
PRATIK VIJAY GIRI

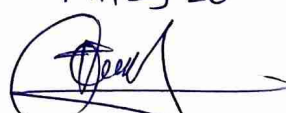
पिता का नाम / Father's Name
VIJAY GIRI

जन्म की तारीख /
Date of Birth
06/06/2002


हस्ताक्षर / Signature

27082022



OSV
Umesh Tejwani
PH12920




भारत सरकार

GOVERNMENT OF INDIA



सुशीला दौलत पुरी

Sushila Daulat Puri

जन्म तारीख/ DOB: 01/06/1982

महिला / FEMALE



4051 3303 5333

आधार-सामान्य माणसाचा अधिकार

भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता

W/O: विजय रतन गिरी,
जालना रोड, आठवडी
बाजार मागे, सावित्री नगर
चिकलठाणा, औरंगाबाद,
औरंगाबाद,
महाराष्ट्र - 431001

Address:

W/O: Vijay Ratan Giri, jalna road,
behind athavdi bajar, savitri nagar
chikalhana, Aurangabad,
Aurangabad,
Maharashtra - 431001

4051 3303 5333

~~सर्वोच्च न्यायालय~~ - Aam Admi ka Adhikar

आयकर विभाग
INCOME TAX DEPARTMENT

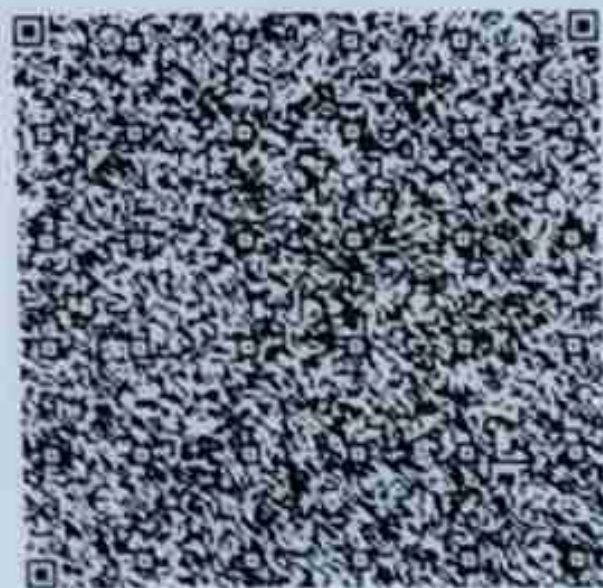


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

BECPG9652K



नाम / Name

SUSHILA DAULAT PURI

पिता का नाम / Father's Name

DAULAT GIRJUBA PURI

जन्म की तारीख /

Date of Birth

01/06/1982

हस्ताक्षर / Signature

27102025

