



Transaction Successful

5 October 2026 at 3:18 PM

Paid to



THINK BIGZ INITIATIVE PV...

₹19,350

Vyapar.*****2080@hdfc...



Payment Details



PhonePe Transaction ID

T2610051518393242848023



Debited from



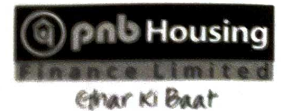
XXXX071309

₹19,350

UTR: 864021979136



FORM A-2



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

At the request of the Dnyaneshwari Khairat ('Borrower'), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number U63922DL1988PLC010856 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 1575000 (Rupees Fifty Seven Five 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 _____ 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 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 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. Asmita Kulkarni and Mr./Mrs. Amol Wakker [authorized representative of the Mortgagor(s)] 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. _____ who/which stated 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.]

(Footnotes)

- Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society
- Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

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Textime

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:

Designation:



Featima

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	Dnyaneshwar Kharat	FLAT No 201 2 nd Floor
2.	Pratima Kharat	Om Sai Residency
		Kalyan Domwadi Thane 421301.

2. Details of the Borrower:

Name: Dnyaneshwar Kharat Address: Kalyan Domwadi - 421301.

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 C14 & C15
Municipal No. : GUT NO. 43
Khasra No. : Paithan Road
Situated at : Georai
Area : 84.53 sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____

North : PLOT NO. C16

South : Land Gut No 43

East : PLOT NO C12 & C13

West : 7.5 mts. Road

PART II

(List of Title Deeds)

1.	<u>original sale deed</u>
2.	
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: DNYANESHWAR PANDURANG KHARAT
PRATIMA DNYANESHWAR KHARAT

Date: 17-Sep-2026
Ref No.: HOU/ARNG/0926/5217940

Guarantor: N/A
Address: FLAT NO A-201 2ND FLOOR, OM SAI RESIDENCY GOLAVALI ASDE, KALYAN DOMBIVLI THANE, Thane,
MAHARASHTRA, 421301, Thane, India
Email: kharat.dp@gmail.com
Version No.: 4
Contact No. 8693825588

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	Housing Loan, Housing
2. Loan Amount	INR 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15510 (INR Fifteen Thousand Five Hundred Ten Only)
8. Processing fees receivable:	INR 14001.00 (INR Fourteen Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. C14 & C15, Gut No 43/P, Village Georai, Aurangabad, Aurangabad, 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 from Applicant HDFC Bank A/c no 7944
- 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.
- OCR clearance (if applicable) to be taken before disbursement.
- Acknowledged Key Facts Statement to be taken.
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)

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.

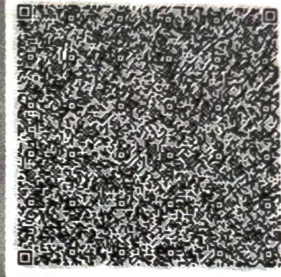
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BQIPK5051Q



नाम / Name
DNYANESHWAR PANDURANG KHARAT

पिता का नाम / Father's Name
PANDURANG GOVIND KHARAT

जन्म की तारीख
Date of Birth
01/01/1986

14102019

हस्ताक्षर / Signature

भारत सरकार
Government of India

डा. दयानेश्वर पांडुरंग खराल
Dnyaneshwar Pandurang Kharal
जन्म तारीख/DOB 01/01/1986
पुरुष/ MALE

Download Date: 15/09/2021

Issue Date: 04/08/2016

2028 4134 4789
VID : 9141 6726 7314 2249

माझे आधार, माझी ओळख

LK A.



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

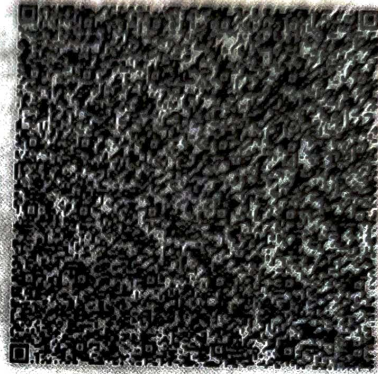


पत्ता:

S/O: पांडुरंग खरात, पु पोस्ट बुकुड जलगाव तालुका
पैठण, बुकुड जलगाव, बुकुड जलगाव, औरंगाबाद,
महाराष्ट्र - 431105

Address:

S/O: Pandurang Kharat, At Post Bukud
Jalgaon Tel Paithan, Bukud Jalgaon, Bokud
Jalgaon, Aurangabad,
Maharashtra - 431105



2028 4134 4789

VID : 9141 6726 7314 2249



1947



help@uidai.gov.in



www.uidai.gov.in



Branch Office: AURANGABAD
Applicant: DNYANESHWAR PANDURANG KHARAT
PRATIMA DNYANESHWAR KHARAT

Date: 06-Oct-2026
Ref No.: NHL/ARNG/0926/5232948

Guarantor: N/A
Address: FLAT NO A-201 2ND FLOOR, OM SAI RESIDENCY GOLAVALI ASDE, KALYAN DOMBIVLI THANE, Thane,
MAHARASHTRA, 421301, Thane, India
Email: kharat.dp@gmail.com

Version No.: 3
Contact No. 8693825566

Dear Sir/Madam,

With reference to your loan application dated 29-09-2026, 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 589000 (INR Five Lakh Eighty Nine Thousand Only)
	Insurance Premium	INR 29450 (INR Twenty Nine Thousand Four Hundred Fifty Only)
	Total Loan Amount	INR 618450 (INR Six Lakh Eighteen Thousand Four Hundred Fifty 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 6459 (INR Six Thousand Four Hundred and Fifty Nine Only)
8.	Processing fees receivable:	INR 12721.58 (INR Twelve Thousand Seven Hundred and Twenty One Rupees And Fifty Eight Paise Only)
9.	Sanction letter validity	45 days, from the date of this letter
10.	Security	Plot No. C14 & C15, Gut No 43/P, Village Georai, Aurangabad, Aurangabad, Aurangabad, 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. Subject to positive Residence FI / FTE
2. Plot to be identified and Demarcated
3. All the applicant and co-applicant to the original loan to come on loan structure.
4. Repayment from Applicant HDFC Bank A/c no 7944
5. Digilocker aadhar verification for app and co-app to be done
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. End use declaration from the applicants to be held on record
8. Acknowledged Key Facts Statement to be taken.
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: Pawan Bhagwan Patil
Landline No: 1800 120 8800

Relationship Manager: