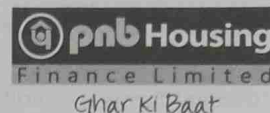


FORM A-2



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

At the request of the Pradhan Daulal Baburao ("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 859050 (Rupees Eight Lakh Fifty Nine Thousand Fifty 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 25/09/2026 and Sanction Letter dated 22/08/2026

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 _____ 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 _____ 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 Wakerkar 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 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 no 4, 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: Rohul Mahajan

Designation: BBH

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	<u>Pradhan Dault</u>	<u>Row House NO 41 Rajdang Betwada Road</u>
2)	<u>Manisha Pradhan</u>	<u>Row House NO 41 Rajdang Betwada Road Sarawati Housel</u>

2. Details of the Borrower:

Name: Pradhan Dault Address: Row House NO 41 Rajdang Betwada Road Sarawati Housel

Constitution: _____

3. Date of Disbursement Letter: 25/08/2026

4. Date and Reference number of Sanction Letter: 22/08/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Plot No 59 Shree Ganesh Nagar
Municipal No. : Phase 2 Cut No 207 Manje
Khasra No. : Shendrajahangir
Situated at : Aurangabad
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : Plot No 60 South : Road
East : Road West : Plot No 53

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: PRADHAN DAULAT BABURAO
MANISHA DAULAT PRADHAN

Date: 22-Aug-2026
Ref No.: HOU/ARNG/0826/5204026

Guarantor: N/A
Address: ROW HOUSE NO. 41, RAIGAD, JATWADA ROAD, SARA VAIBHAV HARSUL, AURANGABAD,
AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: daulat.pradhan4.dp@gmail.com
Version No.: 5
Contact No. 7755992258

Dear Sir/Madam,

With reference to your loan application dated 20-08-2026, 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 830000 (INR Eight Lakh Thirty Thousand Only)
Insurance Premium	INR 29050 (INR Twenty Nine Thousand Fifty Only)
Total Loan Amount	INR 859050 (INR Eight Lakh Fifty Nine Thousand 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% -4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 8460 (INR Eight Thousand Four Hundred Sixty Only)
8. Processing fees receivable:	INR 8851.18 (INR Eight Thousand Eight Hundred and Fifty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 59, 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 ADCC Bank A/c no 5764
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 avilment 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.

Maikwad

[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

05:44 pm on 24 Sept 2026

Paid to



**THINKBIGZ
INITIATIVE PVT LTD**

₹8,673

**9892834356
-2@okbizaxis**



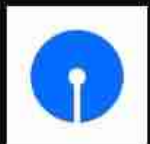
Transfer Details



PhonePe Transaction ID

T2609241744426567003042

Debited from



XXXXXX9648

₹8,673

UTR: 542523110640

Powered by









भारत सरकार

Government of India



दौलत बाबुराव प्रधान

Daulat Baburao Pradhan

जन्म तारीख/DOB: 26/05/1983

पुरुष/ MALE

5171 9863 2177

VID : 9152 4925 3090 3976

माझे **आधार**, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

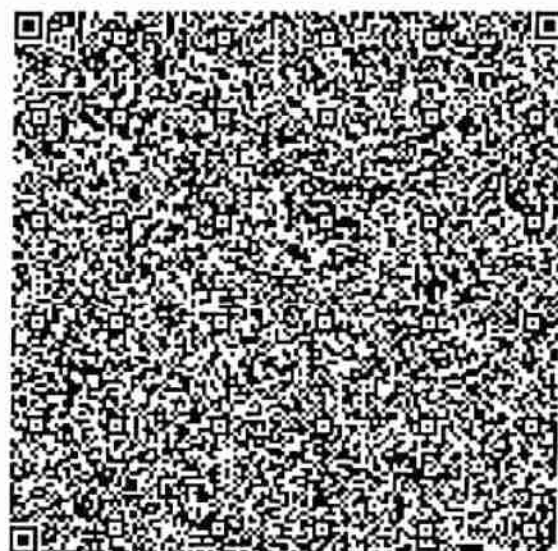


पत्ता:

सी/ओ बाबुराव प्रधान, रो हाऊस नं ४१, रायगड, जटवाडा
रोड, सारा वैभव हर्सूल, औरंगाबाद, औरंगाबाद,
महाराष्ट्र - 431001

Address:

C/O Baburao Pradhan, Row House No. 41,
Raigad, Jatwada Road, Sara Vaibhav Harsul,
Aurangabad, Aurangabad,
Maharashtra - 431001



5171 9863 2177

VID : 9152 4925 3090 3976



1947



help@uidai.gov.in



www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

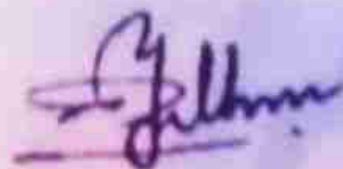
PRADHAN DAULAT BABURAO

BABURAO SHANKARRAO PRADHAN

26/05/1983

Permanent Account Number

BAOPP7023F

A handwritten signature in black ink, appearing to be 'Pradhan'.

Signature



09042009

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

MANISHA DAULAT PRADHAN

NIVRUTTI DAGADUJI GAIKWAD

22/10/1988

Permanent Account Number

CRYP2530D

Mani K...

Signature



05122014



भारत सरकार

Government of India



Issue Date: 12/10/2011



मनिषा निवृत्ति गायकवाड

Manisha Nivrutti Gaikwad

जन्म तिथि/DOB: 22/10/1988

महिला/ FEMALE

2558 0864 0673

VID : 9188 4824 9038 8504

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण

Unique Identification Authority of India

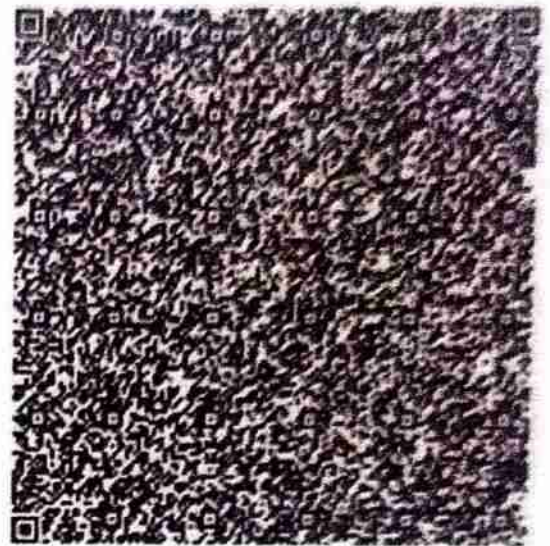


पता:

D/O निवृत्ती गायकवाड, जि प ऑफिस च्या पाठी मागे, इंद्र
धनुष्य रॉ हाऊसेस समर्थ नगर अंबड रोड जुना, जालना,
जालना,
महाराष्ट्र - 431203

Address:

D/O Nivrutti Gaikwad, BEHIND Z P OFFICE,
INDRA DHANUSHYA RO HOUSES SAMARTH
NAGAR AMBAD ROAD JUNA, Jalna, Jalna,
Maharashtra - 431203



2558 0864 0673

VID : 9188 4824 9038 8504



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