

FORM A-2



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

At the request of the NIRANTAN KISAN MANJULKAR ("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 546000/- (Rupees FIVE LAKH FORTY SIX 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 06-JUL-2026 and Sanction Letter dated 24-JUN-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 MAHATAN 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 WAKEKAR and Mr./Mrs. ASMITA KULKARNE [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: RAHUL MAHAJAN

Designation: B.B. H

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	NIRANJAN KLSAN MANJULKAR	G SECTOR KASLIWAL TARANGAN
2.	SONALI NIRANJAN MANJULKAR	METIMETA AURANGABAD, AURANGABAD MAHARASHTRA - 431001

2. Details of the Borrower:

Name: NIRANJAN MANJULKAR Address: AURANGABAD

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. 32 GWT
Municipal No. : NO. 244/P. SAE VEGHNECH
Khasra No. : PARK PHASE - 1
Situated at : MAUTE AAPATGAON
Area : AURANGABAD 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: NIRANJAN KISAN MANJULKAR
SONALI NIRANJAN MANJULKAR

Date: 24-Jun-2026
Ref No.: HOU/ARNG/0626/5137958

Guarantor: N/A
Address: G SECTOR KASLIWAL TARANGAN, MITMITA AURANGABAD, AURANGABAD, Aurangabad,
MAHARASHTRA, 431001, India
Email: niranjanmanjulkar11@gmail.com

Version No.: 4
Contact No. 8390774189

Dear Sir/Madam,

With reference to your loan application dated 22-06-2026, 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 520000 (INR Five Lakh Twenty Thousand Only)
Insurance Premium	INR 26000 (INR Twenty Six Thousand Only)
Total Loan Amount	INR 546000 (INR Five Lakh Forty Six Thousand Only)
3. Repayment Term	120 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 6799 (INR Six Thousand Seven Hundred and Ninety Nine Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 32, Gut No.244/P, Sai Vighnesh Park Phase-1, Mauje Aapatgaon, 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. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
2. Property to be registered in name of Applicant &/or Co-applicant.
3. Repayment from Applicant salary account with SBI Bank A/c no *209
4. LTV to be restricted as per PNBHFL policy norms.
5. Subject to Legal & Technical Clearance.
6. Property to be registered in name of Applicant &/or Co-applicant.
7. Repayment from Applicant salary account with SBI Bank A/c no *209
8. LTV to be restricted as per PNBHFL policy norms.
9. Subject to Legal & Technical Clearance.
10. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
11. Property to be registered in name of Applicant &/or Co-applicant.
12. Repayment from Applicant salary account with SBI Bank A/c no *209
13. LTV to be restricted as per PNBHFL policy norms.
14. Subject to Legal & Technical Clearance.
15. Aadhar verification through DIGILOCKER of applicant & Co-app to be done before disbursement.
16. 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.



Sonali

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



भारत सरकार

Government of India



निरंजन किसन मंजूळकर

Niranjana Kisan Manjulkar

जन्म तारीख / DOB : 22/05/1986

पुरुष / Male



██████████ 3473

[Signature]

आधार - सामान्य माणसाचा अधिकार



Unique Identification Authority of India



पत्ता:

मार्फत: किसान मंजुळकर, शिंदी, बुलढाणा
महाराष्ट्र - 443202

Address:

C/O: Kisan Manjulkar, Shindi, Buldhana,
Maharashtra - 443202

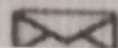


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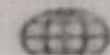
VID : 9122 3051 5170 4475



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EMBPM5000H

नाम / Name

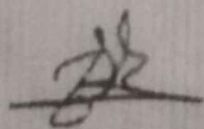
NIRANJAN KISAN MANJULKAR

पिता का नाम / Father's Name

KISAN BABURAO MANJULKAR

जन्म की तारीख / Date of Birth

22/05/1986


हस्ताक्षर / Signature



21022018



भारत सरकार

GOVERNMENT OF INDIA



आधार

Download Date: 13/03/2020



सोनाली निरंजन मंजुळकर

Sonali Niranjana Manjulkar

जन्म तारीख/DOB: 04/06/1999

महिला/ FEMALE

Issue Date: 26/02/2020

[REDACTED] 2877

Sonali

VID : 9191 6420 1026 0403

माझे आधार, माझी ओळख



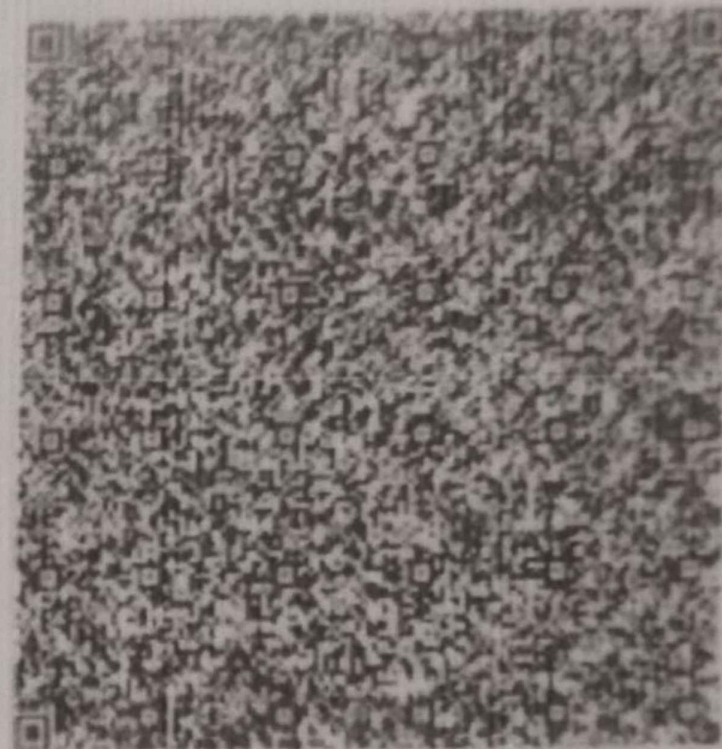
भारतीय विशिष्ट ओळखा प्राधिकरण

Unique Identification Authority of India



पत्ता:

C/O निरंजन किसान मंजुळकर, मु पोस्ट शिंदी, ता
सिंदखेडराजा, शिंदी, बुलढाणा,
महाराष्ट्र - 443202



Address:

C/O Niranjan Kisan Manjulkar, at Post
Shindi, ta Sindkhedraja, Shindi, Buldhana,
Maharashtra - 443202

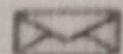
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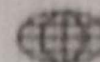
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INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी खाता संख्या कार्ड
Permanent Account Number Card

GILPM9001G

नाम / Name

SONALI NIRANJAN MANJULKAR

पिता का नाम / Father's Name

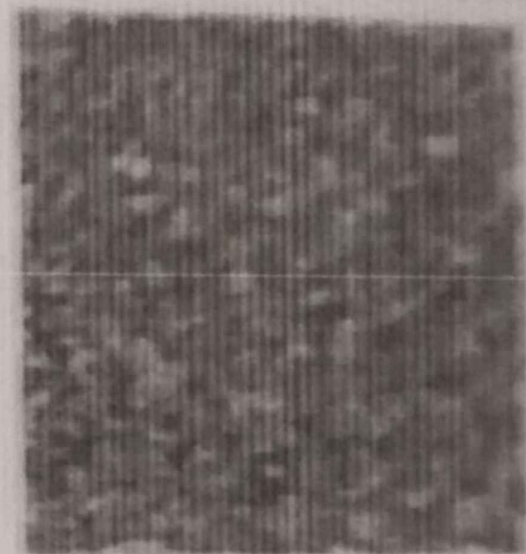
VILAS CHOUGULE

जन्म की तारीख /

Date of Birth

04/06/1999

Sonali



Sonali



Transaction Successful

07:35 pm on 03 Jul 2026

Paid to



THINKBIGZ
INITIATIVE PVT
LTD

₹6,168

9892834356
-2@okbizaxis



Transfer Details



Transaction ID

T2607031935161081414339

Debited from



XXXXXXXX8209

₹6,168

UTR: 335861572556

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