

FORM A-2

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



At the request of the Rathod Prakash Pralhad (**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 2369000 (Rupees Twenty three lakh sixty nine 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 08-Aug-2026 and Sanction Letter dated 13-Aug-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 A. Bad (hereinafter for the sake of brevity referred to as "**Mortgagee**") and saw Mr./Ms. Rahul Mishra 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 Wakelkar and Mr./Mrs. Agmita Kulkarni [authorized representative of the Mortgagees]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").

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th 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: Rahul Mahajan

Designation: BBH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address

2. Details of the Borrower:

Name: Rathod Icaulosh Prakash Address: G.No. 125, P.No. 103 Deolai
Constitution: Chakherda A. Bad.

3. Date of Disbursement Letter: 28-Aug-2022

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : P.No. 94, G.No. 109
Municipal No. : Adityanagar Manje Deolai
Khasra No. : Awangabad
Situated at : _____
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : 06 Mtr. Wide Road South : Plot No. 105
East : Plot No. 93 West : Plot No. 95

PART II

(List of Title Deeds)

1.	
2.	
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: RATHOD KAILASH PRALHAD
KARISHMA KAILASH RATHOD

Date: 13-Aug-2026
Ref No.: HOU/ARNG/0826/5196012

Guarantor: N/A
Address: G NO 125, PLOT NO 153, ADITYA NAGAR DEVLAI GARKHEDA AURANGABAD, AURANGABAD,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: kailashkailash4u@gmail.com

Version No.: 5
Contact No. 8275458706

Dear Sir/Madam,

With reference to your loan application dated 11-08-2026, 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 2300000 (INR Twenty Three Lakh Only)
Insurance Premium	INR 69000 (INR Sixty Nine Thousand Only)
Total Loan Amount	INR 2369000 (INR Twenty Three Lakh Sixty Nine 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% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23052 (INR Twenty Three Thousand Fifty Two Only)
8. Processing fees receivable:	INR 25961.18 (INR Twenty Five Thousand Nine Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 94, Gut No. 109, Adityanagar, Mauje Deolai, 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. Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
2. Subject to clearance of Processing Fees.
3. Repayment to be taken from Salary A/c of SBI A/c no 2703
4. Digilocker aadhar verification for app and co-app to be done
5. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
6. Plot to be identified and Demarcated
7. Property to be registered in joint name of Applicant and/OR Co-Applicant
8. Co-app/spouse income documents to be documented (recent salary slips/ Salary credit BKST/ recent 2 yr FORM 16)
9. PL Rs. 10 lacs HDFC Bank to be closed by customer end.
10. Acknowledged Key Facts Statement to be taken.
11. OCR clearance (if applicable) to be taken before disbursement.
12. 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.
13. Copy of ownership proof to be documented to verify rentals
14. Rent agreement and ownership proof to be documented.

(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



भारत सरकार



आधार

भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक/ Enrolment No.: 2906/06667/00142

To

कैलाश प्रल्हाद राठोड

Kailash Pralhad Rathod

G no 125 Plot no 153,

Aditya Nagar,

Devlai,

VTC: Garkheda,

PO: Garkheda,

Sub District: Aurangabad,

District: Aurangabad,

State: Maharashtra,

PIN Code: 431009,

Mobile: 8275458706

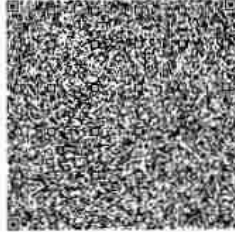
Signature Not Verified

Digitally signed by Kailash Pralhad Rathod

DN: cn=Kailash Pralhad Rathod, o=UIDAI

Date: 2023.11.10 11:30:28

ET



आपला आधार क्रमांक / Your Aadhaar No. :

5301 7823 1197

VID : 9172 1938 0419 7244

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. Issued: 30/08/2011



कैलाश प्रल्हाद राठोड

Kailash Pralhad Rathod

जन्म तारीख/DOB: 17/10/1988

पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाइन XML)

Aadhaar is proof of identity, not of citizenship
or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

5301 7823 1197

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वाचा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ऑप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ऑप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ऑप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
- ओळख आणि पत्त्याला आधार देणारी कागदपत्रे आधार नोंदणीच्या तारखेपासून दर 10 वर्षांनी आधारमध्ये अद्यतनित केली जावीत.
- आधार तुम्हाला विविध सरकारी आणि गैर-सरकारी लाभ/सेवांचा लाभ घेण्यास मदत करते.
- आधारमध्ये तुमचा मोबाईल नंबर आणि ईमेल आयडी अपडेट ठेवा.
- आधार सेवांचा लाभ घेण्यासाठी mAadhaar ऑप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAadhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAadhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.



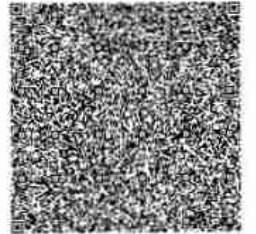
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 01/11/2025

पत्ता:
जी नो 125 प्लॉट नो 153, आदित्या नगर, देवलाई, गारखेडा,
गारखेडा, औरंगाबाद,
महाराष्ट्र - 431009

Address:
G no 125 Plot no 153, Aditya Nagar, Devlai,
Garkheda, PO: Garkheda, DIST: Aurangabad,
Maharashtra - 431009



5301 7823 1197

VID : 9172 1938 0419 7244

1947

help@uidai.gov.in

www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

RATHOD KAILASH PRALHAD

PRALHAD SEVA RATHOD

17/10/1988

Permanent Account Number

AUMPR4186N

राधोद कृष्ण राधोद ..

Signature



27092013

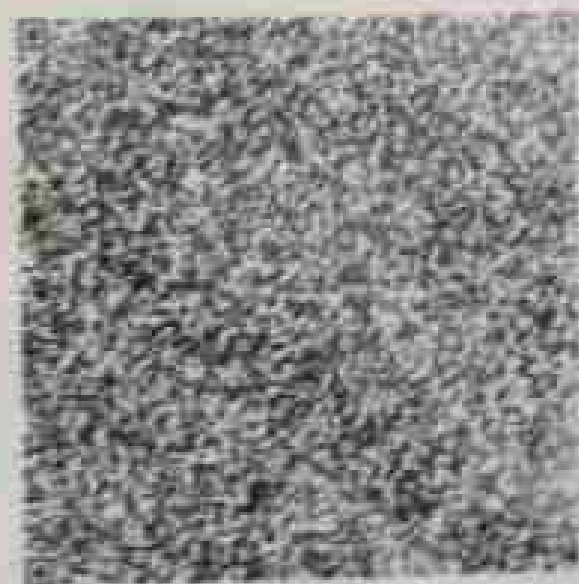
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BHWPC4353E



नाम / Name

KARISHMA KAILASH RATHOD

पिता का नाम / Father's Name

RAMDAS CHAVAN

जन्म की तारीख /
Date of Birth

15/02/1994



13062022

This Application Digitally Signed, Card Not
Valid unless Physically Signed



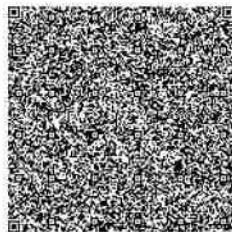
भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0653/34169/02922

To
करिश्मा कैलाश राठोड
Karishma Kailash Rathod
C/O: Kailash Pralhad Rathod
Plot No 153
Khadi Road, Aditya Nagar
Deolai
Garkheda
Garkheda
Aurangabad Maharashtra - 431009
7875708010

Validity unknown



आपका आधार क्रमांक / Your Aadhaar No. :

7833 7692 9914

VID : 9155 7711 7846 3315

मेरा आधार, मेरी पहचान



भारत सरकार
Government of India



करिश्मा कैलाश राठोड
Karishma Kailash Rathod
जन्म तिथि/DOB: 15/02/1994
महिला/ FEMALE

7833 7692 9914

VID : 9155 7711 7846 3315

मेरा आधार, मेरी पहचान



Government of India



सूचना

- आधार पहचान का प्रमाण है, नागरिकता का नहीं।
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन ऑथेंटिकेशन से पहचान प्रमाणित करें।
- यह एक इलेक्ट्रॉनिक प्रक्रिया द्वारा बना हुआ पत्र है।

INFORMATION

- **Aadhaar** is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देश भर में मान्य है।
- आधार कई सरकारी और गैर सरकारी सेवाओं को पाना आसान बनाता है।
- आधार में मोबाइल नंबर और ईमेल ID अपडेट रखें।
- आधार को अपने स्मार्ट फोन पर रखें, **mAadhaar App** के साथ।

- **Aadhaar** is valid throughout the country.
- **Aadhaar** helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in **Aadhaar**.
- Carry Aadhaar in your smart phone – use **mAadhaar App**.



भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India



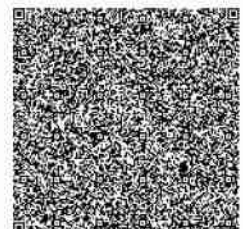
पता:

द्वारा: कैलाश प्रह्लाद राठोड, प्लॉट नं 153, खडी रोड,
आदित्य नगर, देवलाई, गारखेडा, गारखेडा, औरंगाबाद,
महाराष्ट्र - 431009

Address:

C/O: Kailash Pralhad Rathod, Plot No 153,
Khadi Road, Aditya Nagar, Deolai, Garkheda,
Garkheda, Aurangabad,
Maharashtra - 431009

Download Date: 07/06/2022



7833 7692 9914

VID : 9155 7711 7846 3315

1947 | help@uidai.gov.in | www.uidai.gov.in







Transaction Successful

05:41 pm on 27 Aug 2026

Paid to



THINKBIGZ INITIATIVE ₹20,752
PVT LTD

9892834356-2@okbizaxis



Transfer Details



PhonePe Transaction ID

T2608271741200856551211

Debited from



XXXXXX2703

₹20,752

UTR: 018653973088

Powered by

