

FORM A-2



Chartered Bank

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

At the request of the ADITYA SUNIL Ambhore ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number U65922DL1988PLC033836 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110002 ("PNBHFL") had sanctioned a loan in favour of Borrower, to the tune of INR 26,25,000 (Rupees Twenty Six Lakh Twenty Five 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 _____ 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 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 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. Amol Wakker and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagee] 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 resolution 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

संभरित सुनि अंश

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:

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	ADITY Ambhore	B215 2nd Floor Plot No 1007/1008
2.	ARCHANA Ambhore	Rena building B-wing
		G.D. Ambekar Marg CH
		WADALA Mumbai 400021

2. Details of the Borrower:

Name: ADITY SONIL Ambhore 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 20-B

Municipal No.

: GUT NO 21

Khasra No.

:

Situated at

: WADGAON KOLHAT

Area

: sq.ft./sq.yds./sq.mts.; and

Leasehold or freehold

:

Bounded as under

North: PLOT NO 20A

South: PLOT NO 20C

East: PLOT NO. 19

West: 6 mtr Road

PART II

(List of Title Deeds)

1.	
2.	Original Sale Deed
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: ADITYA SUNIL AMBHORE
ARCHANA SUNIL AMBHORE

Date: 19-Sep-2026
Ref No.: NHL/ARNG/0926/5223498

Guarantor: N/A
Address: B215 2ND FLOOR PLOT NO 1007/1008, REHA BUILDING B WING. G D AMBEKAR MARG, MATOSHREE .
SADAN CSH, NEAR HANUMAN INDUSTRIAL ESTATE WADALA MUMBAI, Mumbai, MAHARASHTRA,
400031, Mumbai, India
Email: adiiambhore3@gmail.com

Version No.: 3

Contact No. 7775991702

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, 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 1780000 (INR Seventeen Lakh Eighty Thousand Only)
Insurance Premium	INR 89000 (INR Eighty Nine Thousand Only)
Total Loan Amount	INR 1869000 (INR Eighteen 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% - 3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19517 (INR Nineteen Thousand Five Hundred and Seventeen Only)
8. Processing fees receivable:	INR 39649.18 (INR Thirty Nine Thousand Six Hundred and Forty Nine Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 20-B, GUT NO 21, MAHAVEERNAGAR, CIDCO WALUJ MAHANAGAR, MAUJE WADGAON KOLHATI, 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 HDFC Bank 1752
2. All the applicant and co-applicant to the original loan to come on loan structure.
3. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
4. Plot to be identified and Demarcated
5. Digilocker aadhar verification for app and co-app to be done
6. PL Rs. 3.05 lacs to be closed by customer end before disbursement
7. Acknowledged Key Facts Statement to be taken.
8. End use declaration from the applicants to be held on record.
9. End Use letter to be documented from applicant
10. 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.

Customer Service Manager: Pawan Bhagwan Patil
Landline No: 1800 120 8800

सं. अर्चना सुनिल अंबहोरे

(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

Branch Office: AURANGABAD
Applicant: ADITYA SUNIL AMBHORE
ARCHANA SUNIL AMBHORE

Date: 10-Sep-2026
Ref No.: HOU/ARNG/0926/5214240

Guarantor: N/A
Address: B215 2ND FLOOR PLOT NO 1007/1008, REHA BUILDING B WING. G D AMBEKAR MARG, MATOSHREE
SADAN CSH, NEAR HANUMAN INDUSTRIAL ESTATE WADALA MUMBAI, Mumbai, MAHARASHTRA,
400031, Mumbai, India
Email: adiiambhore3@gmail.com
Version No.: 5
Contact No. 7775991702

Dear Sir/Madam,

With reference to your loan application dated 04-09-2026, 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 720000 (INR Seven Lakh Twenty Thousand Only)
Insurance Premium	INR 36000 (INR Thirty Six Thousand Only)
Total Loan Amount	INR 756000 (INR Seven Lakh Fifty Six 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 7445 (INR Seven Thousand Four Hundred and Forty Five Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	PLOT NO 20-B, GUT NO 21, MAHAVEERNAGAR, CIDCO WALUJ MAHANAGAR, MAUJE WADGAON KOLHATI, 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:

- HL Loan Rs. 13.50 lacs dtd 08-03-2017, SL/SOA to be documented
- PL Rs. 3.05 lacs to be closed by customer end before disbursement
- Digilocker aadhar verification for app and co-app to be done
- Property to be registered in joint name of Applicant and/OR Co-Applicant
- Repayment to be taken from Salary A/c of HDFC Bank 1752
- Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
- Plot to be identified and Demarcated
- Acknowledged Key Facts Statement to be taken.
- OCR clearance (if applicable) to be taken before disbursement.
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).



सं. अर्चना सुनिल अंबोरे

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

02:23 pm on 27 Sept 2026

Paid to



THINK BIGZ INITIATIVE
PVT LTD

₹22,810

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Aditya sunil Ambhore noi payment

PhonePe Transaction ID

T2609271423394274426736

Debited from



XXXXXX1999

₹22,810

UTR: 025100983750

Powered by



AXIS BANK



आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

DRIPA8184F

नाम / Name
ADITYA SUNIL AMBHORE

पिता का नाम / Father's Name
SUNIL AMBHORE

जन्म की तारीख /
Date of Birth
07/02/2002

हस्ताक्षर / Signature

18052020

Aditya

भारत सरकार
Government of India

आधार

Issue Date: 27/11/2011



आदित्य सुनील अंभोरे
Aditya Sunil Ambhore
जन्म तारीख/DOB: 07/02/2002
पुरुष/ MALE

4582 9360 9965

VID : 9188 3050 3525 1976

माझे आधार, माझी ओळख

Aditya

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

पत्ता:
मार्फत: सुनील आंबोरे, फ्लॅट न-आई 2, गट न 52/1,
गोलोक कार्मेशन, लक्ष्मी नगर जयळ, बज्ज नगर, बडगाव
कोल्हाटी, औरंगाबाद,
महाराष्ट्र - 431136

Address:
C/O: Sunil Ambhore, Flat No-12, Gt No-52/1,
Golok Carnation, Near Laxmi Nagar, Bajar
Nagar, Wadgaon-Kolhati, Aurangabad,
Maharashtra - 431136

4582 9360 9965
VID #: 9188 3050 3525 1976

1047 help@uidai.gov.in www.uidai.gov.in

Adi