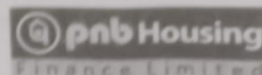


FORM A-2



Ghar Ki Baat

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

At the request of the Nitesh Rajendra Punde ("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 1260000 (Rupees Twelve Lakh Sixty 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 15/09/2026 and Sanction Letter dated 23/06/2026.

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 15 day of SEP 2026, 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. Amol Walkekar 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 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: Mr Rahul Mahajan

Designation: BBH,

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Nitesh Rujendra Panda	Row House No. 05, C3 TYPE
②	Anita Nitesh Panda	Building Gut No 93/P & PS/P
		Ssa Surangan phase-2
		Naive Gaudar Aurangabad

2. Details of the Borrower:

Name: Nitesh Rujendra Panda Address: RH. No. B-1 Gut No 31 Sai

Constitution: _____

Surusti Park Pisadevi A.B. Jay

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Row House No. 05
Municipal No. : C3 TYPE Building
Khasra No. : Gut No 93/Pd
Situated at : PS/P Ssa Surangan
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : Row House No 05

South : Row House No 4

East : _____

West : Row House No 10

PART II

(List of Title DeedS)

1.	ATS
2.	OCR
3.	
4.	
5.	

आयकर विभाग

INCOME TAX DEPARTMENT

NITESH RAJENDRA PANDE

RAJENDRA PANDE

23/04/1990

Permanent Account Number

CUWPP0192A

N. Pande

Signature



भारत सरकार

GOVT. OF INDIA



26052015



भारत सरकार

Government of India



नितेश राजेंद्र पांडे

NITESH RAJENDRA PANDE

जन्म तारीख / DOB : 23/04/1990

पुरुष / Male



2701 7632 3111

आधार - सामान्य माणसाचा अधिकार



भारतीय विशिष्ट ओळख प्राधिकरण

Unique Identification Authority of India

पत्ता S/O राजेंद्र पांडे, जैतखेडा,
जैतखेडा, औरंगाबाद, महाराष्ट्र,
431103

Address: S/O Rajendra Pande, Jaitkheda,
Jaitkheda, Aurangabad, Maharashtra,
431103

2701 7632 3111



1947

1800 300 1947



help@uidai.gov.in

WWW

www.uidai.gov.in

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA



स्थायी लेखा संख्या
Permanent Account Number
JGDPP9725H

नाम / Name

Anita Nitesh Pande

जन्म तिथि / Date of Birth

29/08/2001

हस्ताक्षर / Signature

Anita





भारत सरकार
Government of India



Aadhaar no. issued: 21/10/2012



अनिता नितेश पांडे
Anita Nitesh Pande
जन्म तारीख/DOB: 29/08/2001
महिला/ FEMALE

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).

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माझे आधार, माझी ओळख



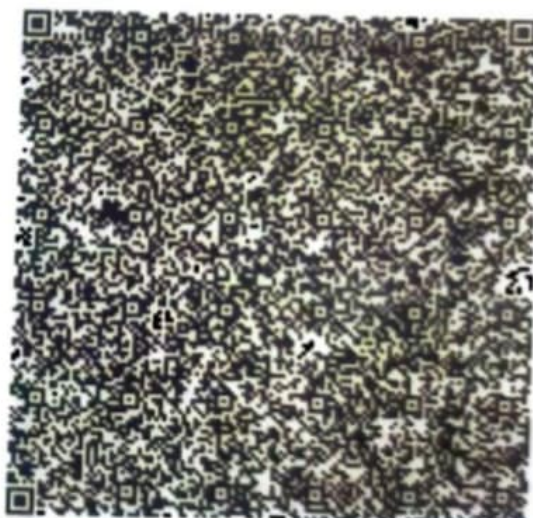
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 20/03/2025

पत्ता:
मार्फत: नितेश पांडे, 0, जैतखेडा, जैतखेडा, औरंगाबाद,
महाराष्ट्र - 431103

Address:
C/O: Nitesh Pande, 0, Jaitkheda, PO: Jaitkheda, DIST:
Aurangabad,
Maharashtra - 431103



3003 5389 7865

VID : 9138 3786 7385 8395

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₹11,880

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THINK BIGZ INITIATIVE PVT
LTD



Banking name: THINK BIGZ INITIATIV...

15 September 2026, 2:52 pm



