

FORM A-2



Ghar Ki Baat

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

At the request of the ARUNA KARPE ("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 2441200 (Rupees Twenty four Lakh Forty one Thousand two hundred fifty 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 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 wakekar and Mr./Mrs. Asmita Kulkarni [authorized representative of the Mortgagors] 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:

Designation:

[Handwritten Signature]

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1.	ARUNA VILAS KARPE	PLOT NO 45 SNO. 48 JAY BHAWANI
2.	VILAS DEVIDAS KARPE	Nagar near Ganesh temple
		CIDCO N-4 Aurangabad 431001.

2. Details of the Borrower:

Name: ARUNA Karpe

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 3 B-Part
Municipal No. : GUT No 374
Khasra No. : _____
Situated at : Chikalthanda
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under
North : 9 meter Road South : other land
East : PLOT NO. 02 B Part West : PLOT NO. 04 B Part

PART II

(List of Title Deeds)

1.	
2.	<u>Original Sale Deed</u>
3.	
4.	
5.	

Branch Office: AURANGABAD
Applicant: ARUNA VILAS KARPE
VILAS DEVIDAS KARPE

Date: 22-Sep-2026
Ref No.: HOU/ARNG/0926/5210154

Guarantor: N/A
Address: PLOT NO 45 S NO 68, JAY BHAWANI NAGAR NEAR GANESH TEMPLE, CIDCO N-4 AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: vkmarketing2020@gmail.com
Version No.: 5
Contact No. 9890523112

Dear Sir/Madam,

With reference to your loan application dated 01-09-2026, 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 1500000 (INR Fifteen Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 1575000 (INR Fifteen Lakh Seventy Five 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 15510 (INR Fifteen Thousand Five Hundred Ten Only)
8. Processing fees receivable:	INR 16521.18 (INR Sixteen Thousand Five 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. 03 B-Part, ABC Grand 40, Gut No. 374/P, Mauje Chikalthana, 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 CA facility with Kotak Bank A/c no 0966
2. Property to be registered in joint name of Applicant and/OR Co-Applicant
3. Plot to be identified and Demarcated
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. 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 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).

*Subject to change from time to time at the discretion of PNBHFL.

Branch Office: AURANGABAD
Applicant: ARUNA VILAS KARPE
VILAS DEVIDAS KARPE

Date: 25-Sep-2026
Ref No.: NHL/ARNG/0926/5229992

Guarantor: N/A
Address: PLOT NO 45 S NO 68, JAY BHAWANI NAGAR NEAR GANESH TEMPLE, CIDCO N-4 AURANGABAD,
Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: vkmarketing2020@gmail.com

Version No.: 3
Contact No. 9890523112

Dear Sir/Madam,

With reference to your loan application dated 24-09-2026, 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 825000 (INR Eight Lakh Twenty Five Thousand Only)
Insurance Premium	INR 41250 (INR Forty One Thousand Two Hundred Fifty Only)
Total Loan Amount	INR 866250 (INR Eight Lakh Sixty Six Thousand Two Hundred 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% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 9046 (INR Nine Thousand Forty Six Only)
8. Processing fees receivable:	INR 18291.18 (INR Eighteen Thousand Two Hundred and Ninety One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No. 03 B-Part, ABC Grand 40, Gut No. 374/P, Mauje Chikalthana, 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 CA facility with Kotak Bank A/c no 0966
2. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
3. Plot to be identified and Demarcated
4. All the applicant and co-applicant to the original loan to come on loan structure.
5. Digilocker aadhar verification for app and co-app to be done
6. Acknowledged Key Facts Statement to be taken.
7. End use declaration from the applicants to be held on record
8. PSL declaration as per PNBHFL format to be held on record.
9. End Use letter to be documented from applicant

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

Relationship Manager:



Transaction Successful

11:30 pm on 29 Sep 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD **₹21,400**

Vyapar

.169705262080@hdfcbank



Transfer Details



Message

Plot NOI chalan

PhonePe Transaction ID

T2609292330141010563039

Debited from



XXXXXXXXXX4283

₹21,400

UTR: 052425075420

Powered by



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Softovac
BOWEL REGULATOR

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सर्वा समाधान





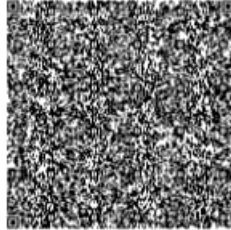
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक: / Enrolment No.: 0000/00272/70138

To
विलास देविदास करपे
Vilas Devidas Karpe
S/O DEVIDAS KARPE,
PLOT NO 45 JAY BHAWANI NAGAR,
CIDCO N 4,
NEAR GANESH TEMPLE,
CIDCO N 4,
VTC: Aurangabad,
PO: Aurangabad (mh),
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001,
Mobile: 9765222327

Signature Not Verified
Digitally signed by Vilas Devidas Karpe
DN: cn=Vilas Devidas Karpe, o=Unique
Identification Authority of India
Date: 2025.10.25 11:31:42
IST



आपला आधार क्रमांक / Your Aadhaar No. :

2005 1590 5491

VID : 9109 8177 8332 4094

माझे आधार, माझी ओळख



भारत सरकार
Government of India



विलास देविदास करपे
Vilas Devidas Karpe
जन्म तारीख/DOB: 31/12/1987
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).

2005 1590 5491

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 नॉदणीच्या 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.

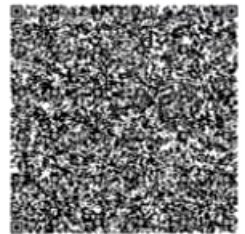


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
स/व देविदास करपे, प्लॉट नो ४५ जय भवानी नगर, सिडको न ४, नेट गणेश टेम्पल, सिडको न ४, औरंगाबाद, औरंगाबाद (मह), औरंगाबाद, महाराष्ट्र - 431001

Address:
S/O DEVIDAS KARPE, PLOT NO 45 JAY BHAWANI NAGAR, CIDCO N 4, NEAR GANESH TEMPLE, CIDCO N 4, Aurangabad, PO: Aurangabad (mh), DIST: Aurangabad, Maharashtra - 431001



2005 1590 5491

VID : 9109 8177 8332 4094

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help@uidai.gov.in

www.uidai.gov.in

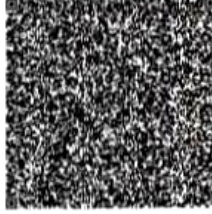
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Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 0000/00454/63958

To
अरुणा विलास करपे
Aruna Vilas Karpe
W/O VILAS KARPE,
PLOT NO 45,
S NO 68 JAY BHAWANI NAGAR,
NEAR GANESH TEMPLE,
CIDCO N 4,
VTC: Aurangabad,
PO: Aurangabad (mh),
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001
Mobile: 9890523112

Signature Not Verified
Digitally signed by Aruna Vilas Karpe
DN: cn=Aruna Vilas Karpe, o=Unique
Identification Authority of India
c=IN, email=Aruna.Vilas.Karpe@uidai.gov.in
Date: 2020.08.18 16:03:31
+05'30'



आपला आधार क्रमांक / Your Aadhaar No. :

3315 3750 7404

VID : 9116 7370 9878 2711

माझे आधार, माझी ओळख



भारत सरकार
Government of India



अरुणा विलास करपे
Aruna Vilas Karpe
जन्म तारीख/DOB: 22/11/1991
महिला/ FEMALE

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हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाइन प्रमाणीकरण किंवा QR कोडचे
स्कॅनिंग/ ऑनलाइन XML)
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3315 3750 7404

माझे आधार, माझी ओळख

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- 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.

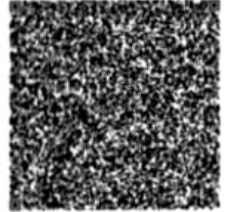


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
व/व विलास करपे, प्लॉट नं ४५, स नं ६८ जय भवानी नगर, नेट
गणेश टेम्पल, सिडको न ४, औरंगाबाद, औरंगाबाद (मह),
औरंगाबाद,
महाराष्ट्र - 431001

Address:
W/O VILAS KARPE, PLOT NO 45, S NO 68 JAY
BHAWANI NAGAR, NEAR GANESH TEMPLE,
CIDCO N 4, Aurangabad, PO: Aurangabad (mh),
DIST: Aurangabad,
Maharashtra - 431001



3315 3750 7404

VID : 9116 7370 9878 2711

1947

help@uidai.gov.in

www.uidai.gov.in

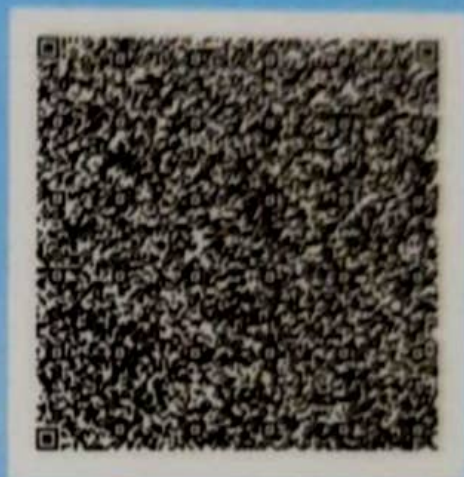
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
HOSPK6611E



नाम / Name

ARUNA VILAS KARPE

पिता का नाम / Father's Name

NARAYAN GADEKAR

20092018

जन्म की तारीख /
Date of Birth

22/11/1991

Aruna Karpe

हस्ताक्षर / Signature

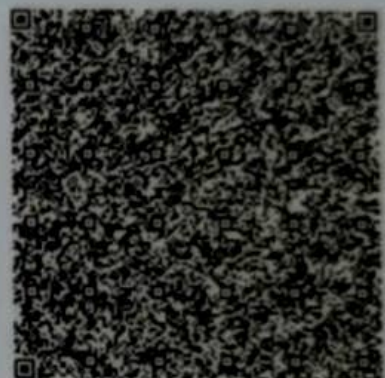
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CPNPK2382F



नाम/ Name

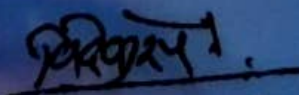
VILAS DEVIDAS KARPE

पिता का नाम/ Father's Name

DEVIDAS SALUBA KARPE

जन्म की तारीख /
Date of Birth

31/12/1987


हस्ताक्षर / Signature

28022021

