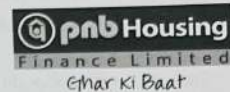


FORM A-2



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

At the request of the Arjun Shankar Chaudhary ("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 1050000 (Rupees Ten Lakh Fifty 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 15/10/2020 and Sanction Letter dated 07-10-2020

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 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 _____ 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] 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. Arjun Shankar Chaudhary 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

Arjun

54041

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: BBM

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
①	Arjun Chaudhary	PL No. 146, S.No. 48, Sapata Shringi
②	Jyoti Chaudhary	Nagar Padegaon
		Aurangabad.

2. Details of the Borrower:

Name: Arjun Chaudhary **Address:** Aurangabad.

Constitution: _____

3. Date of Disbursement Letter: 15/10/2026

4. Date and Reference number of Sanction Letter: 07/10/2026

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : Unit Flat No. 06, 2nd
Municipal No. : floor, Block 1-2 Building Project
Khasra No. : Kalyani Sai Vihar proposed residential
Situated at : Building on Cat No. 13812 part.
Area : Sauwari 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.	

Arjun Jyoti

Agreement = 25,00,000/-
Extra Administ = 20% = 12,50,000/-
Total = 37,50,000/-
= 39,40,000/-

50 >

over & above





सामयिक जर्नल
भारत सरकार



भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नॉदणी क्रमांक:/ Enrolment No.: 2006/20013/47904

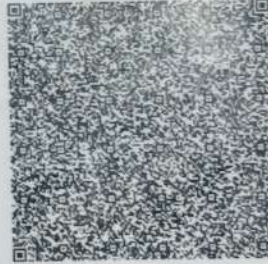
Download Date: 12/10/2020

To
अर्जुन शंकर चौधरी
Arjun Shankar Chaudhari
S/O Shankar Chaudhari
H.NO1130 KANCHIWADA, MURGINALA, CHELIPURA
Aurangabad
Aurangabad (MH)
Aurangabad Maharashtra - 431001
7620324412

Issue Date: 08/10/2020

Signature valid

Digitally signed by
UNIQUE IDENTIFICATION
AUTHORITY OF INDIA 04
Date: 2020.10.12 15:22:19
IST



आपला **आधार** क्रमांक / Your **Aadhaar** No. :

2647 0293 8716

VID : 9175 6312 3276 0687

माझे **आधार**, माझी ओळख



भारत सरकार
Government of India



Download Date: 12/10/2020



अर्जुन शंकर चौधरी
Arjun Shankar Chaudhari
जन्म तारीख/DOB: 01/10/2002
पुरुष/ MALE

Issue Date: 08/10/2020

2647 0293 8716

VID : 9175 6312 3276 0687

माझे **आधार**, माझी ओळख

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



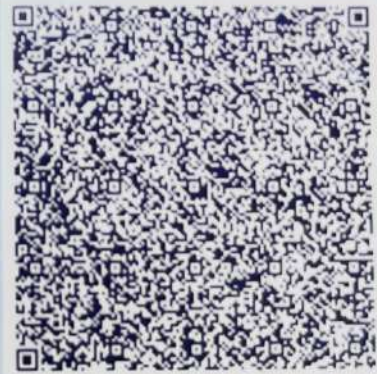
स्थायी लेखा संख्या
Permanent Account Number
CJDPC8918H

नाम / Name
ARJUN SHANKAR CHAUDHARI

जन्म तिथि / Date of Birth
01/10/2002

हस्ताक्षर / Signature

Arjun







सत्यमेव जयते
भारत सरकार



भारत सरकार
Government of India

भारतीय विशिष्ट पहचान प्राधिकरण
Unique Identification Authority of India

नामांकन क्रम/ Enrolment No.: 0000/00353/57938

To
ज्योती शंकर चौधरी
Jyoti Shankar Chaudhari
W/O Shankar Chaudhari,
H.No 1130 Rameshwar Shiv Mandir,
Kachiwada,
Aurangabad,
Aurangabad,
VTC Aurangabad,
PO: Aurangabad (mh),
District: Aurangabad,
State: Maharashtra,
PIN Code: 431001,
Mobile: 7620324412

Validity unknown

Digitally signed by Unique
Identification Authority of India
05
Date: 2024.03.01 19:47:50
GMT+05:30



आपका **आधार** क्रमांक / Your **Aadhaar** No. :

3184 3678 7482

VID : 9110 2381 4985 0659

मेरा **आधार**, मेरी पहचान



भारत सरकार
Government of India



Aadhaar no. issued: 29/03/2012



ज्योती शंकर चौधरी
Jyoti Shankar Chaudhari
जन्म तिथि/DOB: 03/04/1979
महिला/ FEMALE

आधार पहचान का प्रमाण है, नागरिकता या जन्मतिथि का नहीं।
इसका उपयोग सत्यापन (ऑनलाइन प्रमाणीकरण, या क्यूआर कोड/
ऑफलाइन एक्सएमएल की स्कैनिंग) के साथ किया जाना चाहिए।

**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).**

3184 3678 7482

मेरा **आधार**, मेरी पहचान

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या
Permanent Account Number
CZVPC7828L

नाम / Name

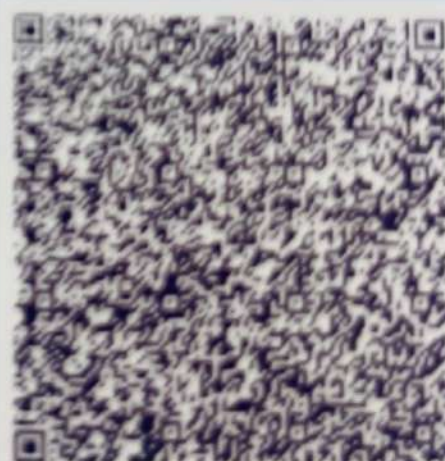
Jyoti Shankar Chaudhari

जन्म तिथि / Date of Birth

03/04/1979

हस्ताक्षर / Signature

Jyoti



Branch Office: AURANGABAD
Applicant: ARJUN SHANKAR CHAUDHARI
JYOTI SHANKAR CHAUDHARI

Date: 07-Oct-2026
Ref No.: HOU/ARNG/0926/5233544

Guarantor: N/A
Address: PL NO.146, S.NO. 48, SAPATASHRUGI NAGAR PADEGAON AURANGABAD, AURANGABAD,
AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India
Email: arjunchaudhary7620@gmail.com
Version No.: 4
Contact No. 7620324412

Dear Sir/Madam,

With reference to your loan application dated 30-09-2026, 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 1000000 (INR Ten Lakh Only)
Insurance Premium	INR 50000 (INR Fifty Thousand Only)
Total Loan Amount	INR 1050000 (INR Ten Lakh Fifty Thousand Only)
3. Repayment Term	240 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 9113 (INR Nine Thousand One Hundred and Thirteen Only)
8. Processing fees receivable:	INR 11211.18 (INR Eleven Thousand Two Hundred and Eleven Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Unit Flat no 06, Floor 2nd Floor, Block J-2 Building, Project Kalyani Sai Vishwa, Proposed Residential Building, on Gut No. 138/2 Part, At- Sawangi, Aurangabad 431008, 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. applicant SPDC to be documented
2. OCR clearance (if applicable) to be taken before disbursement.
3. Property being offered as collateral needs to be insured for the tenure of the loan
4. Acknowledged Key Facts Statement to be taken.
5. PMAY Application form to be submitted and geo tagging to be done before disbursement. Customer declaration required if customer does not want to apply.
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Property to be registered in joint name of Applicant and Co-Applicant
8. Digilocker aadhar verification for app and co-app to be done
9. Repayment from Co-app Pension A.c BOM 7144
10. LTV restricted to 90% of MV or COP whichever is lower.

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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800



₹10,200

SUCCESSFUL

16 October 2026, 04:50 pm

Remarks:

UPI

To: **THINK BIGZ INITIATIVE PVT LTD**

UPI: vyapar.169705262080@hdfcbank

From: **ARJUN SHANKAR CHAUDHARI**

7620324412@kotakbank

Kotak txn ID

K811T1792149645733d1009dc824951b119

UPI txn ID

665502984879

Remarks

UPI

Paid securely by Kotak Mahindra Bank

POWERED BY **UPI**
UNIFIED PAYMENTS INTERFACE