

FORM A-2



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

At the request of the PAVAN. S. MUNDHE ("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 20,16,000/- (Rupees TWENTY LAKH SIXTEEN 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 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 WAKEKAR 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. PAVAN. S. MUNDHE 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 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: RAHUL MAHAJAN.

Designation: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	PAVAN MUNDE	R.NO-76, G.NO 75/1, SATARA PARTIAR
2)	ALDIKHA GHOLWE	R.NO-76, G.NO-75/1, SATARA PARTIAR

2. Details of the Borrower:

Name: PAVAN MUNDE Address: R.NO-76, G.NO-75/1, SATARA PARTIAR, A.BAD.

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : FIAT NO-05,
Municipal No. : 3117 FLOOR,
Khasra No. : Plot No-32/2,
Situated at : ON PLOT NO-A4(A) & A4(B)
Area : Uttara Nagari/sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under
North : FIAT NO-6 South : FIAT NO-04,
East : OPEN TO SKY West : FIAT NO-02

PART II

(List of Title Deeds)

1.	sale deed.
2.	
3.	
4.	
5.	

⑧

Sudhakar

Branch Office: AURANGABAD
Applicant: MUNDE PAVAN SUGRIV
SUDIKSHA NAVNATH GHOLVE

Date: 30-Jun-2026
Ref No.: HOU/ARNG/0526/5107184

Guarantor: N/A
Address: ROW HOUSE NO 76, GUT NO 75/1, KASLIWAL MARVEL WEST SATARA PARISAR AURANGABAD,
Aurangabad, MAHARASHTRA, 431001, India
Email: pavanmumdhe837@gmail.com

Version No.: 4
Contact No. 9552280008

Dear Sir/Madam,

With reference to your loan application dated 22-05-2026, 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 1920000 (INR Nineteen Lakh Twenty Thousand Only)
Insurance Premium	INR 96000 (INR Ninety Six Thousand Only)
Total Loan Amount	INR 2016000 (INR Twenty Lakh Sixteen 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% - 4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 17624 (INR Seventeen Thousand Six Hundred and Twenty Four Only)
8. Processing fees receivable:	INR 22067.18 (INR Twenty Two Thousand Sixty Seven Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Flat No. 05, Stilt Floor, Gut No 32/2, On Plot No.A4(A) and A4(B), Uttaranagari, Shree Sai Gharkul, Mauje Brijwadi, 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. Subject to clearance of Processing Fees.
2. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
3. Digilocker aadhar verification for app and co-app to be done
4. Property to be registered in joint name of Applicant and/OR Co-Applicant
5. Repayment to be taken from SB with BOB Ac no 7555
6. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
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: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

Relationship Manager:





Loan Application Form



Sourcing Branch - AURANGABAD
Servicing Branch - AURANGABAD

1. Personal Details		Applicant	Co-Applicant
1.1	Name (Full)	(Prefix) Mr. (FirstName) MUNDE (MiddleName) PAVAN (LastName) SUGRIV	(Prefix) Mrs. (FirstName) SUDIKSHA (MiddleName) NAVNATH (LastName) GHOLVE
1.2	C-KYC Number		
1.3	Father's/Husband's Name	SUGRIV	NAVNATH
1.4	Mother's Maiden Name		
1.5	Date of Birth	22-08-1998	08-02-2005
1.6	Communication Address	ROW HOUSE NO 76, GUT NO 75/1, KAS ASLIWAL MARVEL W WEST SATARA PA RISAR AURANGAB AD, AURANGABAD, MAHARASHTRA, 431001, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block/Taluka Aurangabad	BUNGLOW NO 76, GUT NO 75/1, KAS LIWAL MARVEL W EST SATARA PA SAR AURANGABAD, AURANGABAD, M AHARASHTRA, 43 1001, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block / Taluka Aurangabad
	Address Type	Self owned ☒ Family Rented Company Lease Other ☐	Relation with Applicant Wife
1.7	Permanent Residence	Rural ☒ Semi-Urban Urban Metro BUNGLOW NO 76, GUT NO 75/1, KAS LIWAL MARVEL W EST SATARA PA SAR AURANGABAD, MAHARASHTRA, 4 31001, INDIA City Aurangabad State MAHARASHTRA Pin 431001	Rural ☒ Semi-Urban Urban Metro BUNGLOW NO 76, GUT NO 75/1, KAS LIWAL MARVEL W EST SATARA PA SAR AURANGABAD, AURANGABAD, M AHARASHTRA, 43 1001, INDIA City Aurangabad State MAHARASHTRA Pin 431001 Block/Taluka
1.8	Phone with STD Code	9552280008	9511900590
1.9	Mobile No.	9552280008	9511900590
1.10	Email ID (Personal)	pavanmumdhe837@gmail.com	
1.11	Gender	☒ Male ☐ Female ☐ Transgender	☐ Male ☒ Female ☐ Transgender
1.12	Marital Status	☐ Single ☒ Married ☐ Other	☐ Single ☒ Married ☐ Other
1.13	No. of Dependants	☐ 1 Children ☐ 1 Other	☐ 1 Children ☐ 1 Other
1.14	Category	☒ General ☐ SC ☐ ST ☐ Other	☒ General ☐ SC ☐ ST ☐ Other
1.15	Any Disabilities	☐ Yes ☒ No	☐ Yes ☒ No
1.16	Type of Impairment		
1.17	Percentage of Impairment		
1.18	UDID Number		

*OBC-NCL - Other Backward Classes - Non-Creamy Layer | *OBC - Other Backward Classes | *SC - Scheduled Castes | *ST - Scheduled Tribes

आयकर विभाग
INCOME TAX DEPARTMENT
MUNDE PAVAN SUGRIV



भारत सरकार
GOVT. OF INDIA

SUGRIV MUNDE

22/08/1998

Permanent Account Number

DHCPM0543Q



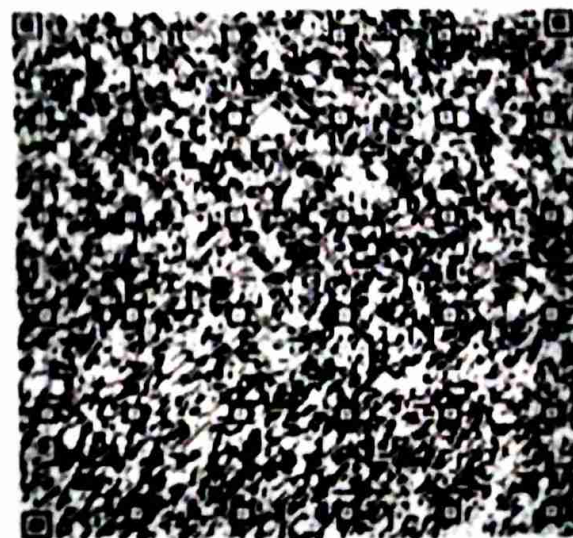
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
EMUPG6900H



नाम / Name
SUDIKSHA NAVNATH GHOLVE

पिता का नाम / Father's Name
NAVNATH GHOLVE

जन्म की तारीख /
Date of Birth
02/2005


हस्ताक्षर / Signature





To THINK BIGZ INITIATIVE PVT LTD

₹17,928

stampduty

✓ Completed

23 Jul 2026, 6:30 pm



Bank of Baroda 7555



UPI transaction ID

126745892345

To: THINK BIGZ INITIATIVE PVT LTD

vyapar.169705262080@hdfcbank

From: PAVAN SUGRIV MUNDE (Bank of Baroda)

Google Pay • pavanmunde15-2@okhdfcbank

Google transaction ID

CICAgLj0mOydeQ



