

FORM A-2



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

At the request of the AKSHAY NARWADE. ("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 42,00,000/- (Rupees Forty Two Lakh 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 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 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. AKSHAY NARWADE 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: RAHUL MAHAJAN.

Designation: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1	AKSHAY NARWADE.	A. BAD.
2	PUNYARATA NARWADE.	A. BAD.

2. Details of the Borrower:

Name: AKSHAY NARWADE Address: 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. : R.H.NO-6,
Municipal No. : P.NO-13814,
Khasra No. : Gut NO-162/p,
Situated at : RAJ Residency,
Area : 3000 sq.ft./sq.yds/sq.mts.; and
Leasehold or freehold :
Bounded as under
North : _____ South : _____
East : _____ West : _____

PART II

(List of Title Deeds)

1.	Sale deed
2.	NOC
3.	Demand.
4.	
5.	

Branch Office: AURANGABAD
Applicant: AKSHAY RAMA NARWADE
PUNYARATA RAMA NARVADE

Date: 10-Sep-2026
Ref No.: HOU/ARNG/0926/5215905

Guarantor: N/A
Address: GHAR NO 01 P - 2 BUILDING, SAHYADRI HILL, NEAR JANKI HOTEL, GARKHEDA PARISAR, SHIVAJI NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, MAHARASHTRA, 431001, Aurangabad, India
Email: arn461998@gmail.com
Version No.: 5
Contact No. 8668876890

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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 4000000 (INR Forty Lakh Only)
Insurance Premium	INR 200000 (INR Two Lakh Only)
Total Loan Amount	INR 4200000 (INR Forty Two Lakh 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% - 5.05% = 8.10% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 35393 (INR Thirty Five Thousand Three Hundred and Ninety Three Only)
8. Processing fees receivable:	INR 10621.18 (INR Ten Thousand Six Hundred and Twenty One Rupees And Eighteen Paisa Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Row House No. 06, On Plot No. 13 & 14, Gut No. 162/P, Raj Residency, Village Satara, 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. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
2. Digilocker aadhar verification for app and co-app to be done
3. Property to be registered in joint name of Applicant and/OR Co-Applicant
4. Repayment to be taken from HDFC a/c no 1845
5. HR mail confirmation about employment details to be taken.
6. OCR clearance (if applicable) to be taken before disbursement.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. Acknowledged Key Facts Statement to be taken.

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:

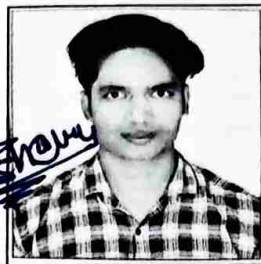
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Finance Limited

Ghar Ki Baat

Loan Application Form



Sourcing Branch - AURANGABAD
Servicing Branch - AURANGABAD

1. Personal Details		Applicant				Co-Applicant			
		(Prefix) Mr.	(FirstName) AKSHAY	(MiddleName) RAMA	(LastName) NARWADE	(Prefix) Mrs.	(FirstName) PUNYARATA	(MiddleName) RAMA	(LastName) NARWADE
1.1	Name (Full)								
1.2	C-KYC Number								
1.3	Father's/Husband's Name	RAMA				RAMA			
1.4	Mother's Maiden Name								
1.5	Date of Birth	04-06-1998				02-04-1978			
1.6	Communication Address	GHAR NO 01 P - 2 BUILDING, SAHYADRI HILL, NEAR JANKI HOTEL, GARKHEDA PARISAR, SHIVAJI NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India				GHAR NO 01 P - 2 BUILDING, SAHYADRI HILL, NEAR JANKI HOTEL, GARKHEDA PARISAR, SHIVAJI NAGAR, AURANGABAD, AURANGABAD, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India			
		City <u>Aurangabad</u>		State <u>MAHARASHTRA</u>		City <u>Aurangabad</u>		State <u>MAHARASHTRA</u>	
		Pin <u>431001</u>		Block/Taluka <u>AURANGABAD</u>		Pin <u>431001</u>		Block / Taluka <u>AURANGABAD</u>	
		Self owned ☒ Family ☐ Rented ☐ Company Lease ☐ Other ☐				Relation with Applicant Mother			
	Address Type	Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐				Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐			
1.7	Permanent Residence	G NO 01 P-2 BUILDING, SAHYADRI HILL, GARKHEDA PARISAR, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India				G NO 01 P-2 BUILDING, SAHYADRI HILL, GARKHEDA PARISAR, AURANGABAD, Aurangabad, MAHARASHTRA, 431001, Aurangabad, India			
		City <u>Aurangabad</u>		State <u>MAHARASHTRA</u>		City <u>Aurangabad</u>		State <u>MAHARASHTRA</u>	
		Pin <u>431001</u>				Pin <u>431001</u>		Block/Taluka	
1.8	Phone with STD Code								
1.9	Mobile No.								
1.10	Email ID (Personal)	arn461998@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 Dependents	Children Other				Children 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



भारत सरकार
GOVERNMENT OF INDIA

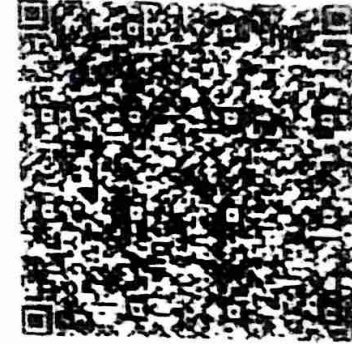


अक्षय रामा नरवाडे

Akshay Rama Narwade

जन्म तारीख / DOB : 04/06/1998

पुरुष / MALE



8392

माझे आधार, माझी ओळख

Akshay

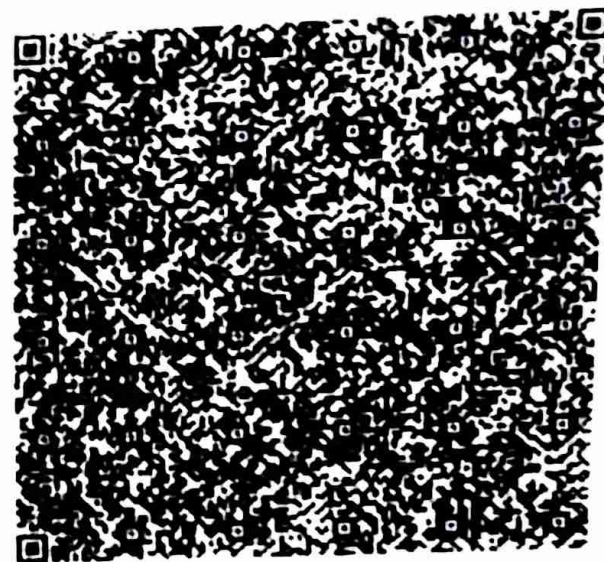
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
BBGPN6485C



नाम / Name
AKSHAY RAMA NARWADE

Akshay

पिता का नाम / Father's Name
RAMA KONDIBA NARWADE

08122018

जन्म की तारीख /
Date of Birth
04/06/1998

Akshay

हस्ताक्षर / Signature



भारत सरकार
GOVERNMENT OF INDIA



पुन्यरता रामा नरवाडे

Punyarata Rama Narwade

जन्म तिथि / DOB : 02/04/1978

महिला / FEMALE



██████████ 9012

मेरा आधार, मेरी पहचान

सौ. पुन्यरता

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

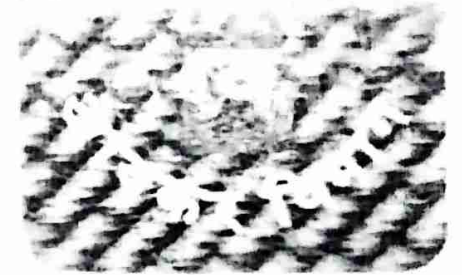
PUNYARATA RAMA NARVADE

DAGADU DHARMAJI THORAT

02/04/1978

Permanent Account Number

AVHPN6150G



02012014

पुन्यरता
पता
वागडि

सौ. पुन्यरता

T

Think Bigz Initiative Pvt Ltd

₹29,400

SUCCESSFUL

11:22am, 26th sep'26

Paid via CRED



HDFC BANK LTD

XXXXXXXXXX1845 UPI



Check balance

- payment initiated from your HDFC BANK LTD account
- bank details of think bigz initiative pvt ltd have been authenticated by NPCI
- amount deducted from Akshay's bank
- amount credited to recipient's bank



