

FORM A-2



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

At the request of the SURESH B. DODKE ("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 15,75,000/- (Rupees FIFTEEN LAKH SEVENTY FIVE THOUSAND 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 WAKKAR 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. SURESH DODKE 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

SARASWATI PRECISION TOOLS
Plot No. 9/1A, Gm No 22, MIDC
Waluj Aurangabad 431131

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: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	SHREESH. B. DODKE.	P.NO-645, G.NO-162, WALUJ MAHANAGAR-1
2)	ANITA. S. DODKE	P.NO-645, G.NO-162, WALUJ MAHANAGAR-1

2. Details of the Borrower:

Name: SHREESH. B. DODKE Address: P.NO-645, G.NO-162, WALUJ MAHANAGAR-1

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-9,
Municipal No. : GUT NO-161/PART,
Khasra No. : SHREE DATTA NAGAR,
Situated at : WALUJ MAHANAGAR-1,
Area : A.G.A.N. sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold :
Bounded as under
North : Plot NO-10, South : Plot NO-8;
East : Plot NO-3&4, West : 9 MTR wide Road,

PART II

(List of Title Deeds)

1.	Sale deed	
2.	NOC	
3.	Demand.	
4.		A.S. Dodke
5.		

SARASWATI PRECISION PLOTTING
Plot No. 9/1A, GUT No. 22, MIDC
Waluji Aurangabad-431136

Branch Office: AURANGABAD
Applicant: DODKE SURESH BHASKARRAO
ANITA SURESH DODKE
SANTOSH BHASKARRAO DODKE
SARASWATI PRECISION TOOLS

Date: 02-Jul-2026
Ref No.: HOU/ARNG/0626/5134932

Guarantor: N/A
Address: PLOT NO 645 GAT NO 162, CIDCO WALUJ MAHANAGAR 1, TISGAON CH. SAMBHAJINAGAR, Aurangabad, MAHARASHTRA, 431136, Aurangabad, India
Email: suresh.saraswatitools@gmail.com
Version No.: 5
Contact No. 9923425751

Dear Sir/Madam,

With reference to your loan application dated 19-06-2026, 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% - 4.85% = 8.30% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 15326 (INR Fifteen Thousand Three Hundred and Twenty Six 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	90 days, from the date of this letter
10. Security	Plot No. 09, Gut No.161/Part, Shree Datta Nagar, Mauje Tisgaon, 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 SBI A/c no 8475
2. Updated partnership deed with correct profit sharing ratio (90/10) to be documented
3. LTV 100% of Agreement value subject to 70% of MV
4. Plot to be identified and Demarcated
5. Property to be registered in joint name of Applicant and/ OR spouse
6. Applicant Mr. Suresh Individual 3 yr ITRs to be documented
7. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
8. Acknowledged Key Facts Statement to be taken.
9. OCR clearance (if applicable) to be taken before disbursement.
10. 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).

 A.S. Dodke 
SARASWATI PRECISION TOOLS
Plot No.9/1A, Gut No.22, MIDC
Waluj Aurangabad-431136.

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गांधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

Branch Office: AURANGABAD
 Applicant: DODKE SURESH BHASKARRAO
 SANTOSH BHASKARRAO DODKE
 ANITA SURESH DODKE
 SARASWATI PRECISION TOOLS

Date: 20-Jul-2026 *Ghar Ki Baat*
 Ref No.: NHL/ARNG/0726/5169870

Guarantor: N/A
 Address: P NP 645 G N 162 CIDCO, MAHANAGAR 1 TISGAON, AURANGABAD, Aurangabad, MAHARASHTRA, 431001.
 Email: suresh.saraswatitools@gmail.com
 Version No.: 4
 Contact No. 9923425751

Dear Sir/Madam,

With reference to your loan application dated 18-07-2026, 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 3000000 (INR Thirty Lakh Only)
Insurance Premium	INR 150000 (INR One Lakh Fifty Thousand Only)
Total Loan Amount	INR 3150000 (INR Thirty One Lakh Fifty 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% - 3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 32894 (INR Thirty Two Thousand Eight Hundred and Ninety Four Only)
8. Processing fees receivable:	INR 68441.18 (INR Sixty Eight Thousand Four Hundred and Forty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	Plot No. 09, Gut No.161/Part, Shree Datta Nagar, Mauje Tisgaon, 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

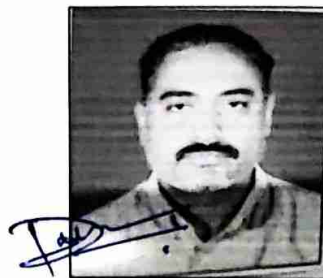
SPECIAL CONDITIONS:

1. Subject to clearance of Processing Fees.
2. ROI Approval to be taken
3. Digilocker aadhar verification for app and co-app to be done
4. All the applicant and co-applicant to the original loan to come on loan structure.
5. Plot to be identified and Demarcated
6. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
7. Repayment to be taken from CA SBI A/c no 8475
8. ROI Approval to be taken
9. Digilocker aadhar verification for app and co-app to be done
10. All the applicant and co-applicant to the original loan to come on loan structure.
11. Plot to be identified and Demarcated
12. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
13. Repayment to be taken from CA SBI A/c no 8475
14. Digilocker aadhar verification for app and co-app to be done
15. All the applicant and co-applicant to the original loan to come on loan structure.
16. Plot to be identified and Demarcated
17. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
18. Repayment to be taken from CA SBI A/c no 8475
19. ROI Approval to be taken

पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001
 Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com
 CIN: L65922DL1988PLCO33856

Loan Application Form



Sourcing Branch - AURANGABAD
Servicing Branch - AURANGABAD

1. Personal Details		Applicant				Co-Applicant			
		(Prefix) Mr.	(FirstName) DODKE SURESH	(MiddleName) BHASKARRAO	(LastName)	(Prefix) Mrs.	(FirstName) ANITA SURESH	(MiddleName) DODKE	(LastName)
1.1	Name (Full)								
1.2	C-KYC Number								
1.3	Father's/Husband's Name	BHASKARRAO				VISHWNATH			
1.4	Mother's Maiden Name								
1.5	Date of Birth	20-01-1980				14-11-1984			
1.6	Communication Address	PLOT NO 645 GAT NO 162, CIDCO W ALUJ MAHANA GAR I, TISGAON CH. SAMBHARAJINAGAR AURANGABAD MAHARASHTRA 431136, AURANGA BAD, INDIA				PLOT NO 645 GAT NO 162, CIDCO W ALUJ MAHANA GAR I, TISGAON CH. SAMBHARAJINAGAR AURANGABAD MAHARASHTRA 431136, AURANGA BAD, INDIA			
		City Aurangabad State MAHARASHTRA Pin 431136 Block/Taluka Aurangabad				City Aurangabad State MAHARASHTRA Pin 431136 Block / Taluka Aurangabad			
		Self owned ☒ Family Rented Company Lease Other ☐				Relation with Applicant Wife			
	Address Type	Rural ☒ Semi-Urban Urban Metro				Rural ☒ Semi-Urban Urban Metro			
1.7	Permanent Residence	AT MALEGAON, M ALEGAON, MALEGA AON KAIJ BEED, TRAI, 431123, BE ED, INDIA				AT MALEGAON, M ALEGAON, MALEGA AON KAIJ BEED, TRAI, 431123, BE ED, INDIA			
		City Beed State MAHARASHTRA Pin 431123				City Beed State MAHARASHTRA Pin 431123 Block/Taluka			
1.8	Phone with STD Code	9923425751				8446194221			
1.9	Mobile No.	9923425751				8446194221			
1.10	Email ID (Personal)	suresh.saraswatitools@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	2 Children 1 Other				0 Children 0 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



भारत सरकार

GOVT. OF INDIA

DODKE SURESH BHASKARRAO

BHASKARRAO VISHNUPANT DODKE

20/01/1980

Permanent Account Number

ATRPD4102A

[Handwritten Signature]

Signature



23122009

Impression of Finger

आयकर विभाग
INCOME TAX DEPARTMENT

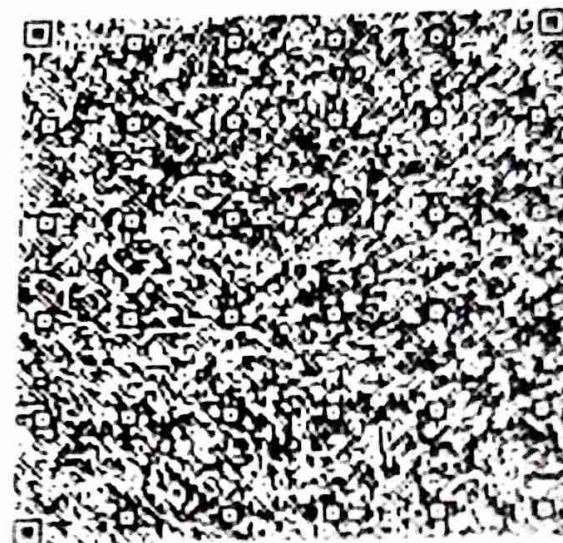


भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

EUDPD6980F



नाम / Name

ANITA SURESH DODKE

पिता का नाम / Father's Name
VISHWNATH GAMBHIRE

जन्म की तारीख /
Date of Birth
14/11/1984

A. S. Dodke
हस्ताक्षर / Signature

A. S. Dodke

04082018



Transaction Successful

02:24 pm on 26 Jul 2026

Paid to



THINK BIGZ INITIATIVE PVT LTD ₹30,975

Vyapar

.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2607261424120016622937

Debited from



XXXXXX5487

₹30,975

UTR: 435992246410

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