



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

CIN: L65922DL1988PLC033856

Loan Application Form

Instructions :

1. Please write all the information in BLOCK LETTERS. 2. Please do not overwrite nor use correction fluid. If required, please cancel and rewrite with due authentication. 3. Tick the box wherever applicable. 4. All details must be filled in, please write NA if not applicable. 5. Please add another application form if there is more than one co-applicant for the loan. 6. Please ensure that all the documents are self-attested by you. 7. Please take photocopies of all the documents that are submitted to PNB Housing Finance Ltd. for your personal record

LOAN DOCUMENTS CHECKLIST

Customer Type	**Officially Valid Document (OVD) For Identity and Address Proof	Income Document	Common Document
Where Applicant Co-Applicant is an Individual Salaried Employees	- Passport - Driving license - Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar) - Voter's Identity Card issued by the Election Commission of India - Job card issued by NREGA duly signed by an officer of the State Government - Letter issued by the National Population Register containing details of the name and address	- Latest Salary Slip for last 3 months/Form 16 for last 2 years - Last 6 months' bank statements (Salary Account) - Certificate and Proof of business along with Business profile - Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) - Last 12 months' bank statements (Self and Business)	- Educational Qualification Proof (Latest Degree) - Pan Card of Applicant/Co-Applicant
Whether Applicant/ CoApplicant is a Sole Proprietor	For KYC of Proprietor, please refer OVD Section above	- Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) - Certificate and Proof of business along with Business profile	Proof of registered office of company (GST Certificate, Electricity Bill, telephone bill) Certificate and Proof of business existence along with business Profile
Whether Applicant/ CoApplicant is a Company	- Certificate of Incorporation - Memorandum of Association and Articles and Association - Pan card of Company - List of Shareholders along with share holding pattern on company letter head - For KYC of Director/Authorised Personnel, please refer OVD Section above	- Last 3 years' income Tax returns with all Annexure (Duly authenticated of tax authority) - A resolution from the board of directors and power of attorney granted to its managers, officers or employees to transact on its behalf	- Last 12 months' bank statements - Last 3 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant) - Last 12 months' bank statements
Whether Applicant/ CoApplicant is a Limited Liability Partnership ~ LLP	- Certificate of Incorporation - LLP Agreement - For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners of LLP and power of attorney granted to its managers, officers or employees to transact on its behalf	Pan card of Company
Whether Applicant/ CoApplicant is a Partnership Firm	- Registration certificate - Partnership Deed with all Amendment - For KYC of Partner/ Authorised Personnel, please refer OVD Section above	A resolution from the partners and power of attorney granted to its partner to transact on its behalf	Proof of business existence along with business Profile
Whether Applicant/ CoApplicant is a Society/Trust	- Registration Certificate, Bye laws- Society - Trust Deed in Case of Trust - Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority) - For KYC of Trustee/ Authorised Personnel, please refer OVD Section above	- Last 12 months bank statements - A resolution passed by all members/board of Trustee and power of attorney granted to its member/ Trustees, officers to transact on its behalf	- Pan card of society/Trust/HUF - Last 3 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)
Whether Applicant/ Co- Applicant is a HUF	- HUF Deed - Proof of registered office of HUF (Latest electricity bill or any other certificate from statutory authority) - Certificate and Proof of business existence along with business Profile - Photos of Karta, Co -Parcener - For KYC of karta/ Co Parcener, please refer OVD Section above	- Last 12 months' bank statements - A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf	

* All documents have to be Self- attested • Photocopy of Title Documents of the Property, • Approved Plan Dual Filled Application form with across signature on photograph
• Process Fee Cheque in favour of "PNB Housing Finance Ltd" (We do not accept any cash) • **For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document

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)
Vinayak Baburao Buvaji

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)
Swarupa Vinayak Buvaji

Date: Fri Sep 11 09:11:06 IST 2026 Date: Fri Sep 11 09:14:12 IST 2026

1. What is the process of applying for a Home Loan?

Step 1: Submit your loan application along with required set of documents. Step 2: Your application would be assessed on the basis of various eligibility and fund valuation and title check may be carried out by the company/representative to determine the property value and legal clearance of the property to arrive at the loan and regulatory guidelines. PNB Housing may approve or reject the loan application. Step 5: Submission of the original property documents takes place along with registered property papers and submission of Post Dated Cheques/ECS. Step 6: Upon finding all the documents in order, PNB Housing will disburse the loan a construction to the developer/contractor. The EMI/Pre-EMI will commence after the disbursement.

2. Am I eligible for a Home Loan?

You are eligible for a loan if you are a Salaried, Self Employed Professional or a Businessman. Your loan eligibility will be determined by PNB Housing on the basis of factors such as dependents, co-applicant's income, assets, liabilities, stability and continuity of occupation, savings and prior credit history. Further, the loan eligibility will also be dependent on

3. What percentage of property value can be funded?

We can fund up to 90% of the property value in case of Home Loan and up to 60% in case of Loan Against Property. However, PNB Housing funding norms may

4. What is EMI and pre-EMI?

Your loan is repaid through Equated Monthly Instalments, which include principal and interest component. EMI repayment starts from the subsequent month of 1 is the simple interest, payable every month till the time loan is fully disbursed.

5. In case of change of Floating Rate of Interest, will my EMI or Tenure change?

Keeping the borrower's interest in consideration, EMI is kept unchanged till a point. In exceptional situations, the EMI is changed to support the principal repayment

6. What security do I need to provide?

The prime security for the loan is by way of deposit of title deeds and/or such other collateral security as may be necessary. The title of the property should be clear of encumbrances.

7. Can I prepay my Home Loan? Are there any charges applicable?

Yes, an individual borrower can prepay their loan without any prepayment charges any time during the loan tenure if the same is under Floating Rate scheme. For prepayment charges may be applicable, please refer to the schedule of charges under "Fair Practice Code" section on our website, www.pnbhousing.com.

8. What will be the fee and other charges to a loan account?

A processing fee is applicable for both housing and non-housing loan. Prepayment Charges: No Prepayment charges shall be payable for partial or full prepayment. For all other loans, prepayment charges will be applicable on partial or full prepayment if the loan was taken for business purpose. For complete fee details, please visit our website www.pnbhousing.com or please contact our nearest office.

9. What will be Rate of Interest to a loan account?

Interest will be applicable on the basis of customer profiling and on the basis of type of loan. Gradation of interest will be on the basis of factors such as Credit B details, please refer to our website www.pnbhousing.com or please contact our nearest office.

10. How do I get my Income Tax Certificate?

You can download the Income Tax Certificate anytime by logging on to 'Customer Portal' through our website – www.pnbhousing.com. However, we also send Income Tax Statement each financial year.

11. Can I view my loan account details online?

Yes, you can view your loan account details online by logging on to <https://customerservice.pnbhousing.com/myportal/> and register yourself in order to enjoy hassle-free services.

12. Does the property need to be insured?

Customer should ensure that the property is insured against uncertainties like earthquake, fire or any damage and destruction due to natural and man-made calamities.

13. Who is eligible for PMAY 2.0 (Interest Subsidy Scheme)?

Any loan which fulfils the below criteria will be eligible to apply for PMAY 2.0 (ISS)

Eligibility Checklist

Disbursed on or after September 01, 2024	Carpet Area <= 120 square meters (1291.67 square feet)
Loan Amount <= 25 Lakhs	Female Ownership – Women should be owner/coowner in the proposed property.
Property Value (including land for P+Q) <= 35 Lakhs	Loan Type (Only Housing Loans)
Loan Tenor >= 60 months (5 years)	Not Booked as Balance Transfer
Household Income (all family members) < 9 lakhs	Family member should not own a pucca house anywhere in India

Fair Practice Code is available for reference in all our branches and also on our website: www.pnbhousing.com

ACKNOWLEDGEMENT

We acknowledge the receipt of loan application form. We will get back to you either in writing, email, letter or via telephone with the status of your Loan applied with us within 15 working days.

This is subject to furnishing of all the necessary documents as mentioned in this Application Form or as communicated to you by PNBHFL during the loan appraisal process.

Further we confirm having received the upfront processing fee via cheque of _____, favouring 'PNB Housing Finance Ltd.' via Cheque/Draft no. _____ drawn on _____

Please note we do not accept processing fee in cash

Sales Representative Name **GANESH SAKHARAM BADADE**

Phone _____

Service Branch _____

Email ganesh.tamil.m@gmail.com

Signed using Aadhaar (Legalitey.com) 01M278TE1W8FT9F36E8ET1J52H

Sales Representative Employee ID **PH01069**

Vinayak Baburao Buvaji Swarupa Vinayak Buvaji

Date: Fri Sep 11 09:11:06 IST 2026 Date: Fri Sep 11 09:14:12 IST 2026

Loan Application Form



[Signature]

[Signature]

Sourcing Branch - PUNE
Servicing Branch - PUNE

1. Personal Details		Applicant			Co-Applicant				
		(Prefix) Mr.	(FirstName) VINAYAK	(MiddleName) BABURAO	(LastName) BUVAJI	(Prefix) Ms.	(FirstName) SWARUPA	(MiddleName) VINAYAK	(LastName) BUVAJI
1.1	Name (Full)								
1.2	C-KYC Number								
1.3	Father's/Husband's Name	BABURAO				MACHINDRANATH			
1.4	Mother's Maiden Name								
1.5	Date of Birth	21-07-1978				07-06-1981			
1.6	Communication Address	FLAT NO-7, SOPAN,GODHAVARI PURAM,SECTOR-06,, VTC: MOSHI PRADHIKARAN, PO: Alandi Devachi,, Pune, MAHARASHTRA, 412105, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>412105</u> Block/Taluka			FLAT NO-7, SOPAN,GODHAVARI PURAM,SECTOR-06,, VTC: MOSHI PRADHIKARAN, PO: Alandi Devachi,, Pune, MAHARASHTRA, 412105, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>412105</u> Block / Taluka				
	Address Type	Self owned ☒ Family ☐ Rented ☐ Company Lease ☐ Other ☐			Relation with Applicant Wife				
		Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐			Rural ☒ Semi-Urban ☐ Urban ☐ Metro ☐				
1.7	Permanent Residence	FLAT NO-7, SOPAN,GODHAVARI PURAM,SECTOR-06,, VTC: MOSHI PRADHIKARAN, PO: Alandi Devachi,, Pune, MAHARASHTRA, 412105, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>412105</u>			FLAT NO-7, SOPAN,GODHAVARI PURAM,SECTOR-06,, VTC: MOSHI PRADHIKARAN, PO: Alandi Devachi,, Pune, MAHARASHTRA, 412105, India City <u>Pune</u> State <u>MAHARASHTRA</u> Pin <u>412105</u> Block/Taluka				
1.8	Phone with STD Code	9 7 3 0 4 9 1 7 7 8			7 0 2 0 4 9 0 8 6 4				
1.9	Mobile No.	9 7 3 0 4 9 1 7 7 8			7 0 2 0 4 9 0 8 6 4				
1.10	Email ID (Personal)	vbuvaaji@gmail.com			swarupabuvaji0@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

1. Personal Details		Applicant	Co-Applicant
1.19	Whether Manual Scavenger	☐ Yes ☐ No	☐ Yes ☐ No
1.20	Religion	☒ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Other	☒ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Other
1.21	PAN/Form 60	A K W P B I 8 6 9 J Form 60 ☒	A G A P J 5 8 9 9 G Form 60 ☒
1.22	Aadhaar Card No.		
1.23	LEI No. (for non-individual borrower only)		
1.24	Qualification	Post Graduate	Graduate
1.25	Residential Status	☒ Resident ☐ Non-Resident	☒ Resident ☐ Non-Resident

2. Employment Details		Applicant	Co-Applicant
2.1	Occupation	☒ Salaried ☐ Self Employed ☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☐ Others	☐ Salaried ☐ Self Employed ☐ Business ☐ Professional ☐ Homemaker ☐ Non-Salaried ☒ Others
2.2	Distinct Occupation	If Salaried: ☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee If Self-Employed: ☐ Freelancer ☐ Contractor If Business: ☐ Small Business ☐ Medium Business ☐ Large Business If Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Finance Professional ☐ Management Consultant ☐ Other Professionals If Homemaker: ☐ Homemaker If Non-Salaried: ☐ Farmer ☐ Fisherman ☐ Transport Driver ☐ Daily Wage Worker ☐ Street Vendor ☐ Artisan	If Salaried: ☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee If Self-Employed: ☐ Freelancer ☐ Contractor If Business: ☐ Small Business ☐ Medium Business ☐ Large Business If Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Architect ☐ Teacher/Professor ☐ Artist ☐ Finance Professional ☐ Management Consultant ☐ Other Professionals If Homemaker: ☐ Homemaker If Non-Salaried: ☐ Farmer ☐ Fisherman ☐ Transport Driver ☐ Daily Wage Worker ☐ Street Vendor ☐ Artisan
2.3	Whether Ex-Servicemen	☐ Yes ☐ No	☐ Yes ☐ No
2.2	Designation	Mechanical	
2.3	Employment No.	100363	
2.4	Name Address of Employer/ Business Concern	OTHER - LISTED PUBLIC LIMITED ELECTROPNEUMATICS AND HYDRAULICS (I) PVT. LTD., GAT NO. 254/255, KHARABEWADI,, CHAKAN- , TALEGOAN ROAD, CHAKA, .. Khed, MAHARASHTRA, 410501, India Pin 4 1 0 5 0 1	Pin
2.5	Office Phone with STD Code Extn. No.		

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Vinayak Baburao Buvaji

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Swarupa Vinayak Buvaji

Date: Fri Sep 11 09:11:06 IST 2026 Date: Fri Sep 11 09:14:12 IST 2026

2.6	Official Email Id	vbuvaji@gmail.com	swarupabuvaji0@gmail.com
2.7	Total Years, in Present Occupation	1 Years 1 Months	0 Years
2.8	Total Work Experience	20 Years	0 Years
2.9	Retirement Age	58 Years	Years
2.10	Total Monthly Income	₹ 104000	₹
	Other Income	₹ 20,000.00	₹
	Total	₹	₹
2.11	Monthly Expenses	₹	₹

2.	Employment Details	Applicant	Co-Applicant
2.14	Household Annual Income	₹	
2.15	I can pay Monthly EMI upto	₹	₹

3. Loan Details	
Amount Requested <u>500000.00</u>	Loan Period <u>10</u> Years
Type of Home Loan: Floating ☒ Fixed (Years) <u>2</u> ☐ <u>3</u> ☐ Other ☐ Please specify _____	
Purpose of Loan : Housing ☐ Business Purpose ☐ Working Capital ☐ Medical Expenses ☐ Marriage Expenses ☐ Repay existing loans ☐ Children Education ☐ Buy Car/other White goods ☐ Personal use ☒ Construct a Commercial Property ☐ Construct a Housing Property ☐	
Loan Status: Primary Origination ☐ Balance Transfer ☐ Pool Buyout ☐ Co-Lending ☐ Others ☐	
If Yes, Outstanding Loan Amount _____ Name of Financial Institution _____ Running Since _____	
In case of Lease Rental Discounting, please provide Address of property given on Lease _____ Name of Lessee(s) _____ Details of Lease : Area _____ Rent per sq. ft. _____ Gross/Net Rent (₹) _____	
Preferred Date 1) Loan Sanction	2) Loan Disbursement
Requirement of Funds (Not applicable for LAP)	Sources of Funds (Not applicable for LAP)
Total Purchase Price <u>0.00</u> Construction Cost _____ Other Cost _____ Total _____	Loan required from PNBHFL <u>500000.00</u> Amount already spent _____ Saving from Bank/Investment _____ Total _____
If NRI, please provide Power of Attorney details POA Name _____ Landline No. _____ Address _____ Mobile No. _____ Email _____ Relation with POA _____	
If, (please select) ☐ Company ☐ Partnership Firm ☐ LLP ☐ Society ☐ Trust is Applicant/Co-Applicant, please provide below details of the selected option: Registration No./CIN _____ Date of Registration/Incorporation _____ PAN _____ Details of Partners (in case of Partnership Firm) _____	

4. Financial Information

Saving/Investment			Loan Taken				
Particulars	Applicant	Co-Applicant	Source of Loan	Purpose of Loan	O/S Amount	EMI	Balance Term (Months)
Saving in Bank			Applicant Bank I				
			Bank II				
Immovable Property			Employer				
			Other				
Other Assets (specify)			Co-Applicant Bank I				
			Bank II				
			Employer				
			Other				
1.							
2.							
3.							

5. GST Details

Applicant		Co-Applicant
GST Identification Number		
To be considered for Invoice Generation	☐	☐
Applicant Co-Applicant (Tick any 1 box)		

6. Bank Account Details

Name of Account Holder	A/c Type	Bank Name	Branch Name	A/c No

7. Details of Property (Offered as Security)

Address	Status of Property	Type of Property	Type of Transaction
FLAT NO-7, SOPAN, GODHAVARI, GODHAVARI PURAM, SECTOR-06,, MOSHI PRADHIKARAN,, Pune, ., MAHARASHTRA, India, 412105	Ready ☒	Flat ☐	Direct Allotment ☒ Resale ☐
	Proposed ☐	Independent unit ☐	
	Under Construction ☐	House ☒	
		Other/Land ☐	
City Pin Code	Freehold ☐ Leasehold ☐		

7.1 Estimated Market Value _____
Rural ☐ Urban ☐

7.2 Details of Property (Offered as Security) will be in the name of
i. _____ ii. _____

7.3 Has/Have the applicant(s) or spouse of applicant(s) earlier applied to PNB Housing for loan? Yes ☐ No ☐
If yes, please provide details _____

7.4 Have you taken the loan before? Yes ☐ No ☐
If yes, please specify _____

7.5 No. of dwelling units owned by the borrower (excluding current property) _____

8. Reference: (Name and Address of two references not related to you)

1. Name SAPANA DHORE	2. Name BHAGWAT MOTE
Relation RELATIVE	Relation FRIEND
Address	Address
Landline 09325085077 Mobile 9325085077	Landline 09503330088 Mobile 9503330088
Email	Email

9. Preferred Address for Communication

Present Residential Address ☒	Permanent Address ☐
Office Address ☐	Property Address (to be Financed) ☐

How did you come to know about PNB Housing?

- ☐ Existing Customer of PNB Housing ☐ Friend/Relative ☐ Builder
☐ Service Associate ☐ Advertisement ☒ Other

If other, please specify

10. PMAY*Do you want to apply for PMAY (ISS) 2.0? Yes ☐ No ☐**DECLARATION:**

1. I/We understand that we have to apply online on PMAY-HF(Urban) within 7 days of loan sanction, to be considered for PMAY 2.0 Interest Subsidy Scheme.
2. I/We understand that failure to apply on time may result in me/we not getting subsidy. PNBHFL will not be held responsible for this delay.
3. I/We understand that in case I/We have expressed our desire to avail subsidy, the processing is contingent on me/we applying for PMAY subsidy on time.
4. I/We understand that the grant of subsidy is subject to eligibility and verification of details and documents (as submitted).

DECLARATION:

I/We apply for sanction of loan duly secured by the mortgage of the immovable property or such other securities as may be required by PNB Housing Finance Limited ("PNBHFL").

I/We declare and confirm:

1. That all the particulars and information given in the application form are true, correct and complete and updated in all respects. I/We have read and understood the said contents which have also been explained to us/me in vernacular.
2. That no material & relevant information to this application has been withheld/concealed;
3. That no insolvency or bankruptcy proceedings have been initiated against me/us nor have I/we ever been adjudicated insolvent;
4. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my/our ability to repay the loan;
5. I/We have never been a defaulter with PNB Housing or any other financial institution;
6. That if any discrepancy is found or observed from the information given above and the documents produced in support thereof, PNB Housing shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited;
7. PNB Housing shall be under no obligation to refund the registration/upfront/processing/any other fee in any event;
8. I/We undertake to inform PNB Housing regarding any change in respect of the above information submitted including change in address, income and telephone numbers etc.;
9. To pay processing charges as applicable and charged by PNB Housing;
10. Having read and understood the terms and conditions relating to Housing Finance Scheme and hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me/us is still outstanding;
11. I/we agree that PNBHFL reserves the right to charge different PNBRFR based on the category of customers their risk profile and product type on such reset date and reset frequency as decided by PNBHFL;
12. I/We authorize PNB Housing or its agent/service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references and carry out any other third party vendor checks/verifications relating to information in this application form which PNB Housing considers necessary;
13. I/We shall indemnify PNB Housing against any loss or damage (which PNB Housing may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause;
14. PNB Housing reserves the right to reject the loan application. Customer shall be informed about the rejection accordingly.
15. I/We permit PNB Housing to contact me/us with respect to the products and services being offered by PNB Housing or by any other person (s) and further allow PNB Housing to cross sell the other products and services offered by such other person (s);
16. I/We further agree to receive SMS alerts/whatsapp/emails/letters etc related to my/our application status and account activities as well as product use messages that PNBHFL and/or its group companies will send, from time to time on my/our mobile no./emails/letters etc as mentioned in this Application Form;
17. I/We confirm that laws in relation to the unsolicited communications referred in 'National Do Not Call Registry' as laid down by 'Telecom Regulatory Authority of India' will not be applicable for such information/communication to me/us;
18. I/We further agree to comply with KYC norms of RBI and submit all relevant KYC data and information as may be requisitioned by PNBHFL from time to time;
19. I/We have not appointed/shall not appoint on our board of directors/board of trustees/governing body any person whose name appears on the defaulters list of the RBI and/or is also a director on the board of any other company/trust/society/governing body which has been in default to PNBHFL or identified as a wilful defaulter by any bank or financial institution as per the parameters determined by RBI from time to time and agrees to remove any person from its board of directors/board of trustees/governing body whose name has been identified as a defaulter (as per CIBIL) and/or 'wilful defaulter' by RBI;
20. I/We shall utilize the loan only for the purpose for which it is disbursed and no other purpose;
21. I/We shall create security and/or furnish guarantee in favour of PNBHFL as may be required;
22. I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity / address proof;
23. The consent and purpose of collecting Aadhaar has been explained to me in local language. PNBHFL has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law;
24. I confirm that I am not a US person or a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship:
25. Borrower understand that the Lender has adopted risk based pricing, which is arrived by taking into account broad parameters like Credit profile, CIBIL scores, Occupation, Loan Product and Loan amount. Any change in interest rate will take into account these factors and conduct of an account as well;
26. I hereby consent to receiving information from Central KYC Registry through SMS/email on my registered number/email address. Applicant ☐ Co-Aplicant ☐
27. a. More particularly, I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.
b. I/We hereby provide my explicit consent and authorisation to the company to change/update my personal information (like mobile number, email ID, addresses and other identity documents and critical information etc.) provided herein by me in this Application Form in the records of CKYCR if there is any mismatch. Applicant ☐ Co-Aplicant ☐
28. I/We confirm that in case PNBHFL or its agents need to connect with me/us, I/we may be contacted ordinarily at _____, (mention address of choice or mention N/A). Otherwise, I/we may be contacted at the Residential address as mentioned in point 1.7 of the application form and if I/we are unavailable there, then at the place of business/occupation as mentioned in point 2.6 of the application form. Except to the extent disclosed to PNBHFL, no director or a relative/near relation (as specified by RBI) of a director of a banking/NBFC (including PNBHFL) or a relative/near relation (as specified by RBI) of a senior official of PNBHFL (as specified by RBI) is: the Applicant(s), or a partner of our concern, or a trustee, member, director, employee of our concern, or of a subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such as referred to above: _____

eSigned using Aadhaar
(Leegality.com -
01M278TE1W8FT9F36E8ET1J52H
Vinayak Baburao Buvaji
Swarupa Vinayak Buvaji

Date: Fri Sep 11 09:11:06 IST 2026 Date: Fri Sep 11 09:14:12 IST 2026

Applicant's Signature

Date : 11-09-2026

Place : PUNE

CoApplicant's Signature

Date : 11-09-2026

Place : PUNE

For Office Use Only

Sourced by (Tick as applicable) ☐ DSA ☒ DST ☐ Direct ☐ HLA

Channel Name _____ Channel Code _____ Connector Name _____ Connector Code _____

DMA/Connector GST State _____

TL Name PUN|TEA|PH04618|1110|58633-DIPAK BHIMRAJ ZANAN-PH04618 TL Code PH04618 SM Name _____ SM Code _____

Login Fee _____ Bank Name _____ Cheque No _____ Date _____

Lead source Other ☐ Contact Centre ☐ Other ☐ File No. _____

A Housing Finance Company promoted by Punjab National Bank

eSigned using Aadhaar

(Leegality.com -

01M278TE1W8FT9F36E8ET1J52H

)

Vinayak Baburao Buvaji

Date: Fri Sep 11 09:11:06 IST 2026

eSigned using Aadhaar

(Leegality.com -

01M278TE1W8FT9F36E8ET1J52H

)

Swarupa Vinayak Buvaji

Date: Fri Sep 11 09:14:12 IST 2026

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



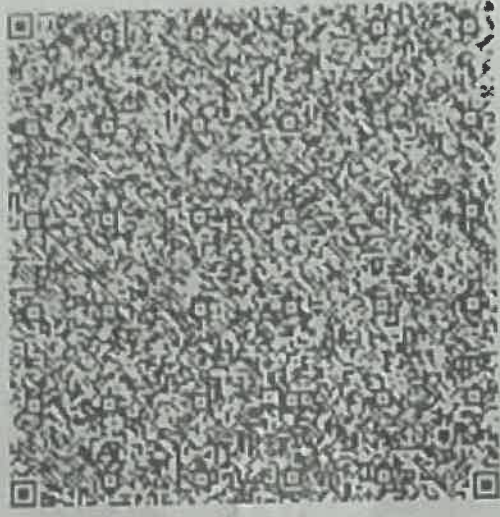
स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AKWPB1869J

नाम / Name
VINAYAK BABURAO BUVAJI

पिता का नाम / Father's Name
BABURAO RAMANATH BUVAJI

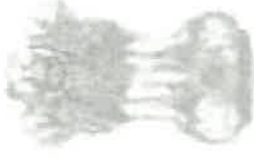
जन्म की तारीख /
Date of Birth
21/07/1978



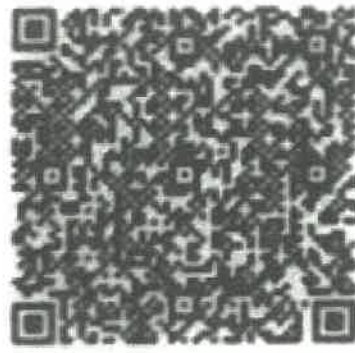
25122023

हस्ताक्षर / Signature

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AGAPJ5899G

नाम/ Name
SWARUPA VINAYAK BUVAJI

पिता का नाम/ Father's Name
MACHHINDRANATH JAGANNATH JADHAV

जन्म की तारीख / Date of Birth
07/06/1981

हस्ताक्षर/ Signature

विजय



22012018



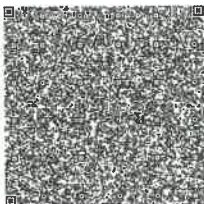
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक/ Enrolment No.: 2006/10504/01994

To
विनायक बाबुराव बुवाजी
Vinayak Baburao Buvaji
FLAT NO-7, SOPAN, GODHAVARI PURAM, SECTOR-06,
VTC: MOSHI PRADHIKARAN,
PO: Alandi Devachi,
District: Pune,
State: Maharashtra,
PIN Code: 412105,
Mobile: 9730491778

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
OS
Date: 2025.07.22 22:45:25
IST



आपला आधार क्रमांक / Your Aadhaar No. :

8056 2203 9691

VID : 9199 6340 5302 5428

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 03/07/2012



विनायक बाबुराव बुवाजी
Vinayak Baburao Buvaji
जन्म तारीख/DOB: 21/07/1978
पुरुष/ MALE

आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाईन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग ऑफलाईन 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).

8056 2203 9691

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्वा किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निर्दिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- हा आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाईन 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.

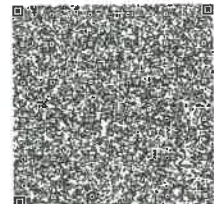


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 08/01/2026

पत्ता:
फ्लॅट नो-७, सोपान, गोधवारी पुर, सेक्टर-०६, मोशी प्राधिकरण,
आळंदी देवाची, पुणे,
महाराष्ट्र - 412105
Address:
FLAT NO-7, SOPAN, GODHAVARI
PURAM, SECTOR-06, MOSHI PRADHIKARAN,
PO: Alandi Devachi, DIST: Pune,
Maharashtra - 412105



8056 2203 9691

VID : 9199 6340 5302 5428

1947

help@uidai.gov.in

www.uidai.gov.in





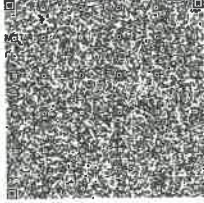
भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक/ Enrolment No.: 2821/35148/03319

To
स्वरुपा विनायक बुवाजी
Swarupa Vinayak Buvaji
FL 7, SOPAN BLD. GODAVARI PURAM, SEC 6,
VTC: MOSHI PRADHIKARN,
PO: Alandi Devachi,
District: Pune,
State: Maharashtra,
PIN Code: 412105
Mobile: 7020490864

Signature Not Verified
Digitally signed by Unique
Identification Authority of India
Date: 2025.09.19 08:56:32
GMT+05:30



आपला आधार क्रमांक / Your Aadhaar No. :

2309 7578 2495

VID : 9156 8887 2685 7716

माझे आधार, माझी ओळख



भारत सरकार
Government of India



Aadhaar no. issued: 12/03/2012



स्वरुपा विनायक बुवाजी
Swarupa Vinayak Buvaji
जन्म तारीख/DOB: 07/06/1981
महिला/ FEMALE

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).

2309 7578 2495

माझे आधार, माझी ओळख



Government of India



माहिती / INFORMATION

- आधार हा ओळखीचा पुरावा आहे, नागरिकत्व किंवा जन्मतारखेचा नाही. जन्मतारीख आधार क्रमांक धारकाने प्रस्तुत केलेल्या नियमांमध्ये निदिष्ट केलेल्या जन्मतारीख दस्तऐवजाच्या पुराव्याद्वारे समर्थित असलेल्या माहितीवर आधारित आहे.
- ह्या आधार पत्राची पडताळणी UIDAI-नियुक्त प्रमाणीकरण एजन्सीद्वारे ऑनलाइन प्रमाणीकरणाद्वारे किंवा ॲप स्टोअरमध्ये उपलब्ध mAadhaar किंवा Aadhaar QR स्कॅनर ॲप वापरून किंवा www.uidai.gov.in वर उपलब्ध सुरक्षित QR कोड रीडर ॲप वापरून QR कोड स्कॅनिंगद्वारे सत्यापित केले जावे.
- आधार अद्वितीय आणि सुरक्षित आहे.
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- 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 ॲप डाउनलोड करा.
- आधार/बायोमेट्रिक्स वापरत नसताना सुरक्षितता सुनिश्चित करण्यासाठी लॉक/अनलॉक आधार/बायोमेट्रिक्सचे वैशिष्ट्य वापरा.
- आधारची मागणी करणाऱ्या संस्थांनी संमती घेणे बंधनकारक आहे.
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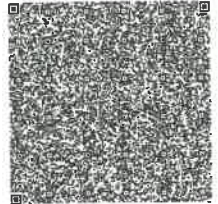


भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 11/09/2025

पत्ता:
प्लॉट ७ सोपान बिल्डी गोदावरी पुरम, सेक ६, मोशी प्राधिकरण,
आळंदी देवाची, पुणे,
महाराष्ट्र - 412105
Address:
FL 7, SOPAN BLD. GODAVARI PURAM, SEC 6,
MOSHI PRADHIKARN, PO: Alandi Devachi, DIST:
Pune,
Maharashtra - 412105



2309 7578 2495

VID : 9156 8887 2685 7716

1947

help@uidai.gov.in

www.uidai.gov.in

Buvaji

