

Branch Office: PUNE
Applicant: PRAKASH MANOHAR SHINDE
SHUBHANGI PRAKASH SHINDE

Date: 18-Apr-2026
Ref No.: HOU/PUN/0426/5069571

Guarantor: N/A
Address: E/302 VENKATESH GALAXY, TILEKAR NAGAR KONDHWA BUDRUK, N I B M S. NO. 44/2/2/2A/1 AND 2, ..
Pune, MAHARASHTRA, 411048, Pune, India
Email: s.prakash1219@gmail.com

Version No.: 4
Contact No. 9028498948

Dear Sir/Madam,

With reference to your loan application dated 15-04-2026, 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 2900000 (INR Twenty Nine Lakh Only)
Insurance Premium	INR 90000 (INR Ninety Thousand Only)
Total Loan Amount	INR 2990000 (INR Twenty Nine Lakh Ninety Thousand Only)
3. Repayment Term	300 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.90% = 8.25% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 23575 (INR Twenty Three Thousand Five Hundred and Seventy Five Only)
8. Processing fees receivable:	INR 31719.58 (INR Thirty One Thousand Seven Hundred and Nineteen Rupees And Fifty Eight Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO C1- 101, 1ST FLOOR, C-1 BUILDING, CTS No 4947 & 4867, ROHAN HEIGHTS C-1 BUILDING CO-OPERATIVE HOUSING SOCIETY LIMITED, SR NO 170/A,171/A, CTS NO 4947 & 4867, PIMPRI WAGHERE, NEAR EURO KIDS SCHOOL, Pune, Pune, MAHARASHTRA, India, 411007
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:

- Subject to clearance of Processing Fees.
- Less than 12 EMI remaining proof of Rs 28 K PL to be provided
- Subject to satisfactory employment verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- OCR clearance (if applicable) to be taken before disbursement.
- Affidavit-cum-undertaking from all the property owner that the built up property/constructed property has been/will be constructed as per sanctioned plan and/or building bye-laws.
- Acknowledged Key Facts Statement to be taken.
- Property being offered as collateral needs to be insured for the tenure of the loan
- Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
- LTV to be restricted as per PNBHFL policy norms.
- Repayment from salary A/c
- HR mail confirmation of employment required
- Property to be registered in name of Applicant and/or Co-Applicant
- Application Form and KYCs duly signed with OSV to be taken from co-applicant.

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 *Prakash Shinde*

C *Shubhangi Prakash Shinde*

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

OTHER TERMS & CONDITIONS:

1. **Loan Sanction:** The Borrower has read and acknowledged the terms and conditions of this Sanction Letter and the General Terms and Conditions ("GTC")* and also available on PNBHFL's website (www.pnbhousing.com) and form integral part of this Sanction Letter. By countersigning this Sanction Letter, the Borrower(s) unconditionally, absolutely and irrevocably accepts all the terms and conditions contained herein and in the GTC. Further in the event PNBHFL decides to disburse the Loan, the Borrower(s) and the Security Provider(s) shall be under an obligation to execute (as a pre-condition or as may be otherwise required by PNBHFL) all such documents required for the purpose of availing the Loan and for the creation of security in favour of PNBHFL ("Loan Documents") to the complete satisfaction of PNBHFL. This Sanction Letter intends to summarize certain basic terms of the Loan and the Loan Documents and does not reflect an agreement PNBHFL and the Borrower in relation to the Loan. The Loan Documents shall contain additional terms and conditions which have not been set out in this Sanction Letter and the Loan Documents shall be read together with the terms and conditions specified in this Sanction Letter.
2. PNBHFL reserves the right to recall or accelerate the payment or performance of the Loan, at any time, in accordance with the terms of GTC and the Loan Documents.
3. **Login/ Processing Fee:** This Sanction Letter is subject to realization of cheque/demand draft/ pay order towards the login fees and/or processing fees paid/deposited by the Borrower(s) upon the acceptance of this Sanction Letter. The processing fee and/ or the login fee is non-refundable in any event particularly in the event the Loan and the disbursement thereof are cancelled.
4. **Interest:** The rate of interest ("Interest") applicable to the loan shall be Fixed Rate/ Floating Rate/ Fixed to Floating Rate:
 - a) **Fixed Rate:** In the event the Borrower(s) have opted for a fixed rate of interest, the interest rate shall remain fixed throughout the tenure of the Loan. The applicable Fixed Rate shall be the prevailing interest rate on the date of disbursements. In the event the loan is disbursed in tranches / multiple disbursements, the applicable Fixed Rate shall be calculated by taking the weighted average of the various applicable interest rates prevailing on the respective disbursements.
 - b) **Floating Rate -** In the event the Borrower(s) have opted for the Floating Rate of interest, the Borrower(s) shall be liable to pay the interest at the Floating Rate +/- the margin (in terms of %). The Floating rate of interest shall be based on PNBRRR as decided by PNBHFL from time to time. "PNBRRR" shall mean the applicable reference rate of interest as on the reset date and reset time frequency as decided by PNBHFL from time to time based on prevailing market conditions and guidelines of any statutory authority and/ or as per internal policy of PNBHFL. Any change in PNBRRR shall be notified by PNBHFL through its website or account statements or its branches or any such medium as PNBHFL may consider appropriate.
 - c) **Fixed to Floating Rate -** In the event the Borrower(s) have opted for Fixed to Floating rate of interest, the Borrower(s) shall be liable to pay the Fixed Rate of interest for an initial period in the manner indicated under Clause (a) above and after the said initial period at the Floating Rate in the manner as indicates under Clause (b) above.At the sole discretion of PNBHFL, the Borrower(s) shall have an option to convert from Fixed Rate of Interest to a Floating Rate of Interest or vice versa, post payment of applicable switch charges on the principal outstanding and service tax as applicable at the time of exercising this option.
5. PNBHFL shall have the right, at its sole discretion, to reset/revise the Interest, at any time, on account of changes in the prevalent market practice, money market changes, reserve requirements, provisioning norms, changes in the PNBRRR/Margin or the extant guideline/policy of PNBHFL or changes in the NHB/ RBI norms or any other applicable law. Applicable Interest rate as on the reset date and reset time frequency shall be as decided by PNBHFL from time to time. For the purpose of calculation of the rate of Interest, various factors are taken into consideration such as cost of funds, risk premium, margin, etc. Any change in Interest shall be notified by PNBHFL through its website or email or SMS or account statements or its branches or any such medium as PNBHFL may consider appropriate. Notwithstanding anything to the contrary stated hereinabove, the rate of Interest is subject to revision in terms of the Loan Documents to be executed by the Borrower(s) read with GTC and the policies of PNBHFL. To the extent possible the EMI of the loan shall remain same and the effect of the change in the rate of interest will be applied to the balance tenor of the Loan. If, however, the tenor exceeds a reasonable limit, the EMI payable by the Borrower(s) under the Loan Documents may be increased by PNBHFL.
6. PNBHFL adopts interest rate pricing methodology based on various risks associated with the type of Loan, cost of funds, tenor of the loan, type and value of Security, Loan amount etc. Further, PNBHFLs periodically reviews the rate of interest and product features offered by it with those offered by its competitors. For Borrower(s), an additional risk premium may be included in the pricing based on the credit risk associated with the Borrower(s) which is a function of the Borrower's credit history, credit information, internal rating along with other factors like the Borrower's source of income, professional experience etc. Accordingly, the applicable rate of interest may be different for different categories of borrowers and may differ from one Loan to other Loan. The Borrower(s) acknowledges and unconditionally consents to the same and shall not raise any objection of nature whatsoever.
7. **Disbursement:** The Loan, or any part thereof, subject to the sole discretion of PNBHFL, be disbursed in, either in one or more installments as decided by PNBHFL. Provided however, no disbursement shall be made unless proof of payment of Borrower(s)' own contribution, towards the total cost of the property provided as Security is submitted.
8. **Repayment:** The Loan shall be repayable through the Equated Monthly Installments ("EMIs") payable on monthly basis on the due date mentioned in Disbursement Letter. The EMIs shall be calculated on the amount actually disbursed which shall be subject to the revision at the discretion of PNBHFL. Exact EMIs will be calculated at the time of final disbursement which shall provide for bifurcation of principal instalment and amount of interest. Pre-EMI Interest ("PMII") would be required to be paid, on monthly basis on the due date mentioned in the Disbursement Letter. It shall be charged from the date of the first disbursement to the date of commencement of EMI in respect of the Loan. In case of delayed payment, overdue interest for the delayed period will be charged at rates as determined by PNBHFLs, from time to time. PNBHFL shall have the right and sole discretion to revise the EMIs or to revise repayment period or both consequent upon change/revision in Interest rate and accordingly fresh Post Dated Cheques ("PDCs") shall be deposited and/or irrevocable NACH mandate shall be given by the Borrower(s) *suo motu* for revised EMIs. Without limiting to the generality of the aforesaid, the Borrower(s) shall provide such number of PDCs as mandated by PNBHFL from time to time for the amounts specified by PNBHFL towards repayment of the Loan.
9. **Prepayment and Prepayment Charges:** Prepayment charges(s) shall be levied by PNBHFL, in accordance with the guidelines/circulars of Reserve Bank of India ("RBI")/ National Housing Bank ("NHB")/other regulatory authority(ies), as updated on website of PNBHFL, from time to time, for information to public at large.
10. **Security:** The Borrower(s) hereby acknowledges and agrees that the Borrower(s) and/or the security provider(s) and/or Guarantor(s) shall create security and/or furnish guarantee in favour of PNBHFL. The Loan shall be secured by first and exclusive charge on the property (the details whereof are set out herein) in favour of PNBHFL, which shall have a clear, marketable and unencumbered title. The Borrower(s) and/or the Mortgagor(s) shall produce such original/copy of title deeds, documents, reports as may be required by PNBHFL. The Borrower(s) shall bear all the charges payable for the creation of said Security and shall take all the steps required for the perfection thereof. The plan for the construction of the property offered as Security shall be approved by the competent authority and the same shall not be violated by the Borrower(s) and/or the mortgagor or any other person at any point of time during the currency of the Loan.
11. The amount/ quantum of the loan has been arrived at by PNBHFL, *inter-alia* on the assumption and the estimate provided by the Borrower(s) in the application form in respect of the cost of the dwelling unit to be purchased or constructed by the Borrower(s). In the event the cost actually incurred is less than the estimate provided, PNBHFL reserves the right to suitably reduce the Loan amount. In the case of cost escalation, the escalation shall be entirely borne by the Borrower(s). The building and sanction plan in relation to the property offered as security shall be approved by the competent authority.
12. **Insurance:** It shall be the sole responsibility of the Borrower(s) and the mortgagor(s) to ensure that the property offered as Security is duly and properly insured against fire and other hazards for an amount specified by PNBHFL, during the period of this loan and with PNBHFL as beneficiary. The evidence thereof shall be given to PNBHFL every year and/or whenever asked for by PNBHFL. Please note that this Sanction Letter is not a contract of insurance. The terms and conditions including claims and coverage will be governed by the issuer of such insurance policy. Please note that the role of PNBHFL under the insurance policy would be that of a facilitator and the decision to cover and settle any future claim under the policy would solely rest with the insurance company. Insurance is the subject matter of solicitation.
13. **NRI/PIO:** If the Borrower(s) is/ are a NRI or PIO, he shall comply with all the provision of the Foreign Exchange and Management Act, 1999 ("FEMA") and the various applicable regulations and amendments made there under. Such Borrower(s) shall exclusively utilize the disbursed amount provided under the Loan to acquire a residential accommodation in India and the Loan shall be repaid out of the Borrower's NRE/NRO account in India or by remittances made from such channels as may be prescribed by FEMA from time to time. In case the Borrower(s) is/ are a NRI, he shall make delivery of the evidence that he holds an Indian passport.
14. **Miscellaneous**
 - a. The Borrower(s), Guarantor(s) and any other Security Provider(s) shall inform PNBHFL in writing about any change in address for communication/loss of job, business and profession (as the case may be) immediately upon happening of such an event.
 - b. The Borrower(s) is prohibited from using the loan amount or any part thereof for any purpose other than for which it has been sanctioned or any other purpose which has been prohibited under law.
 - c. This Sanction Letter shall stand revoked/cancelled forthwith and shall be rendered absolutely null and void if:
 - i. there is any change in the purpose for which this Loan is sanctioned;
 - ii. any fact concerning Borrower(s)' income or ability to repay or any other relevant fact is suppressed, concealed or not made known to PNBHFL;
 - iii. any statement made or documents submitted along with the loan application is found to be incorrect or false;
 - iv. unconditional and absolute acceptance of the Sanction Letter has not been received by PNBHFL within 90 (ninety) days from the date of this Sanction Letter;
 - v. PNBHFL may decide in its sole discretion to revoke/ cancel/ recall this Sanction Letter;
 - vi. in case PNBHFL discovers that the Borrower(s) have unduly influenced the decision of its staff in an inappropriate manner;
 - vii. If there is any winding up or insolvency proceeding against the Borrower(s) and/or any Security Provider(s)
 - d. In case the Borrower(s) is a Company within the meaning of the Companies Act, 2013 as amended from time to time (referred to as "Act"), it shall comply with the provisions of the Act including but not limited to Section 179 and 180 of the Act and should not be in contravention of Section 185 and 186 of the Act. Further, in case a Public Company is providing a corporate guarantee or security for the loan availed by the Borrower(s), such Public Company shall provide such security/ guarantee in compliance with the provisions of Section 186 of the Act as amended from time to time in terms of the law for time being in force.
 - e. The Borrower(s) and the Security Provider(s) agree and authorize PNBHFL to disclose, from time to time, any information and data relating to the Borrower(s) and the Security Provider(s) (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2008 and/or any other statute) and/ or the Loan and/or other loan facilities availed by the Borrower(s), to any Person including any government authority, credit bureau, credit information company, RBI, NHB.
 - f. The sanction of the loan is subject to the compliance of the terms and conditions contained herein to the complete satisfaction of PNBHFL, legal and technical appraisal of property offered as security, execution of necessary loan and security documents and further, subject to the rules and internal policies of PNBHFL in this regard.
 - g. Notwithstanding the issuance of this Sanction Letter and the acceptance thereof, PNBHFL in its sole discretion may decide to not disburse the loan, repudiate and rescind this Sanction Letter. This Sanction Letter shall form an integral part of the Loan Documents. In the event of a conflict between the terms and conditions contained herein and in the Disbursement Letter, the terms and conditions of the Disbursement Letter shall prevail.
 - h. The Borrower(s) shall be liable to pay and bear all the charges including the stamp duties, legislation fees, ROC fees, technical, valuation charges, inspection charges or other taxes/levies including but not limited to the applicable goods and service tax on the processing fee, in respect of the Loan and/or in respect of the documents evidencing/concerning the Loan and/or any charges that may be imposed, shall be borne and paid by Borrower(s) without claiming any set-off, counter claim, damages, etc.
 - i. Notwithstanding anything to the contrary, the Borrower(s) acknowledges and provides its upfront consents for PNBHFLs to avail refinance from NHB/financial institutions with respect to the Loan and the Borrower(s) shall not have any objection and shall do all such deeds/acts/documents as may be required in relation thereto including with respect to creation/providing the security/guarantee/undertaking (as may be required).
 - j. This Sanction Letter shall be governed by and construed in accordance with the laws of India and in respect of all matters arising herein the competent Courts of Delhi alone shall have exclusive jurisdiction. This shall not however limit the rights of PNBHFL to take proceedings in any other court of competent jurisdiction.
 - k. Upon full repayment/settlement and closure of the loan, original documents will be returned within 30 working days. These are to be collected from your service branch (mentioned on page 01).

*This General Terms and Conditions ("GTC") is registered with the office of Sub-Registrar VII at New Delhi/Delhi, on 24th June, 2022 having Registration Number 392 in Book No. 4, Vol. No. 1733 on Page Number 63 to 106 and is in furtherance to the GTC which is registered at 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 office of Sub-Registrar V A, Haus Khaz at New Delhi/Delhi, on May 03, 2019 having Registration Number 867 in Book No. 4, Vol. No. 463 on Page Number 98 to 151 and also at the office of 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.

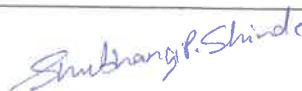
Read, Understood, Agreed and Accepted by the Borrower(s):

I/We confirm that I/We understand and accept the terms and conditions of the Sanction Letter, as laid out in English/have been explained to me/us in a vernacular language of my/our understanding and I/we accept the Loan on the terms set out above.

Borrower(s) Name:

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"Version : PNB/May 2025"



*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Sandesh Dilip Pardeshi

Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Limited, Unit No. 601, 602, 603, 604, 605, 606, 6th Floor, Conclave, Behind Pride Hotel, Shivaji Nagar, Pune, Maharashtra- 411005

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
PRAKASH MANOHAR SHINDE
SHUBHANGI PRAKASH SHINDE

A. Prakash Shinde

C. Shubhangi P. Shinde

Key Facts Statement

Applicant Name: PRAKASH MANOHAR SHINDE

Coapplicant Name: SHUBHANGI PRAKASH SHINDE

Address: E/302 VENKATESH GALAXY, TILEKAR NAGAR KONDHWA BUDRUK, N I B M S. NO. 44/2/2/
2A/1 AND 2, ., PUNE, MAHARASHTRA, 411048, PUNE, INDIA

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	HOU/PUN/0426/5069571		Type of Loan	Residential Home Purchase Loan		
2	Sanctioned Loan amount (in Rupees)			₹ 29,90,000			
3	Disbursal schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details			(i) Not Disbursed (ii) Refer article 2.6 of GTC*			
4	Loan term (year/months/days)			300 months			
5	Instalment details						
Type of instalments:		Number of EPIs:		EPI: (₹)		Commencement of repayment, post sanction	
Monthly		300		23,575.00		03-07-2026	
6	Interest rate (%) and type (fixed or floating or hybrid)			8.25 % & Floating			
7	Additional Information in case of Floating rate of interest						
Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
					B	S	EPI (₹)
PNBRRR		13.15	-4.9	8.25	As per market condition	As per market condition	(i) 23,575.00 (ii) 24,077.00
							No. of EPIs
							(i) 324 (ii) 300
8	Fee/ Charges						
		Payable to the RE (A)		Payable to a third party through RE (B)			
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable	One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees	One-time	29,000	NA		NA	
(ii)	Insurance charges	NA	NA	NA		NA	
(iii)	Valuation fees	NA	NA	NA		NA	
(iv)	Any other (please specify) Legal Charges	N/A	NA	One-time		2,600	
9	Annual Percentage Rate (APR) (%)		8.38 %				
10	Details of Contingent Charges (in ₹ or % as applicable)						
(i)	Penal charges, if any, in case of delayed payment			24% p.a on unpaid EMI for delayed period			
(ii)	Other penal charges, if any			Collection Followup Charges		Rs. 750/- +GST	
				For Non Submission of Documents Related to Loan Condition/Security		INR 1,000	
(iii)	Foreclosure charges, if applicable			For Loans disbursed till 31st Dec 2025 3% - of principal prepaid + GST - If loan has been taken for Business Purpose* For Loans disbursed on or after 1st Jan 2026 3% - of principal prepaid + GST for loan to Medium Enterprises taken for business purpose.			

		*Loan taken for purchase of commercial /non housing property is considered as business loan
(iv)	ROI Change - Fixed to Floating Floating to Fixed	Partly Disbursed Loan - 3% of POS & Undisbursed Amount + GST Fully Disbursed Loan - 3% of POS + GST
(v)	Any other charges (please specify)	https://www.pnbhousing.com/documents/default/know-schedule-of-charges

A Pravind

C Subhanshu P. Shinde

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Refer article 10.5 of GTC*
2	Clause of Loan agreement which details grievance redressal mechanism	Refer article N of MITC*
3	Phone number and email id of the nodal grievance redressal officer	0120-6239100 nodalofficer@pnbhousing.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding
		Blended rate of interest
	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:	
	(i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	NA

*GTC – General Terms and Conditions

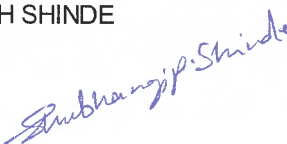
*MITC – Most Important Terms and Conditions

I/We hereby certify that I/we have read and understood the above mentioned terms and conditions.

Thanking You,

PRAKASH MANOHAR SHINDE, SHUBHANGI PRAKASH SHINDE

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Borrower, Co-Borrower Signature

Computation of APR

Sr No.	Parameter	Details
1	Sanctioned Loan amount(in Rupees)	29,90,000
2	Loan Term (in years/months/days)	300 months
a)	No. of instalments for payment of principal, in case of nonequated periodic loans	NA
b)	Type of EPI Amount of each EPI(in Rupees) and nos. of EPIs(e.g., no. of EMIs in case of monthly instalments)	Monthly 23,575.00 300
c)	No. of instalments for payment of capitalised interest, if any	NA
d)	Commencement of repayments, post sanction	03-07-2026
3	Interest rate type (fixed or floating or hybrid)	Floating
4	Rate of Interest	8.25 %
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	40,82,148
6	Fee/Charges payable(in Rupees)	31,600
A	Payable to the RE	29,000
B	Payable to third-party routed through RE	2,600
7	Net disbursed amount (1-6)(in Rupees)	29,58,400
8	Total amount to be paid by the borrower (sum of 1 and 5)(in Rupees)	70,72,148
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	8.38%
10	Schedule of disbursement as per terms and conditions	Not Disbursed
11	Due date of payment of instalment and interest	03-07-2026

A PRG Shinde

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Subhanshu R. Shinde

Illustrative Repayment Schedule

Instalment No.	Outstanding	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
	Principal (in Rupees)			
1	29,86,981	3,019	20,556	23,575
2	29,83,941	3,040	20,535	23,575
3	29,80,881	3,060	20,515	23,575
4	29,77,800	3,081	20,494	23,575
5	29,74,697	3,103	20,472	23,575
6	29,71,573	3,124	20,451	23,575
7	29,68,428	3,145	20,430	23,575
8	29,65,261	3,167	20,408	23,575
9	29,62,072	3,189	20,386	23,575
10	29,58,861	3,211	20,364	23,575
11	29,55,628	3,233	20,342	23,575
12	29,52,373	3,255	20,320	23,575
13	29,49,096	3,277	20,298	23,575
14	29,45,796	3,300	20,275	23,575
15	29,42,473	3,323	20,252	23,575
16	29,39,128	3,345	20,230	23,575
17	29,35,760	3,368	20,207	23,575
18	29,32,368	3,392	20,183	23,575
19	29,28,953	3,415	20,160	23,575
20	29,25,515	3,438	20,137	23,575
21	29,22,053	3,462	20,113	23,575
22	29,18,567	3,486	20,089	23,575
23	29,15,057	3,510	20,065	23,575
24	29,11,523	3,534	20,041	23,575
25	29,07,965	3,558	20,017	23,575
26	29,04,382	3,583	19,992	23,575
27	29,00,775	3,607	19,968	23,575
28	28,97,143	3,632	19,943	23,575
29	28,93,486	3,657	19,918	23,575
30	28,89,804	3,682	19,893	23,575
31	28,86,096	3,708	19,867	23,575
32	28,82,363	3,733	19,842	23,575
33	28,78,604	3,759	19,816	23,575
34	28,74,819	3,785	19,790	23,575
35	28,71,008	3,811	19,764	23,575
36	28,67,171	3,837	19,738	23,575
37	28,63,308	3,863	19,712	23,575
38	28,59,418	3,890	19,685	23,575
39	28,55,501	3,917	19,658	23,575

40	28,51,558	3,943	19,632	23,575
41	28,47,587	3,971	19,604	23,575
42	28,43,589	3,998	19,577	23,575
43	28,39,564	4,025	19,550	23,575
44	28,35,511	4,053	19,522	23,575
45	28,31,430	4,081	19,494	23,575
46	28,27,321	4,109	19,466	23,575
47	28,23,184	4,137	19,438	23,575
48	28,19,018	4,166	19,409	23,575
49	28,14,824	4,194	19,381	23,575
50	28,10,601	4,223	19,352	23,575
51	28,06,349	4,252	19,323	23,575
52	28,02,068	4,281	19,294	23,575
53	27,97,757	4,311	19,264	23,575
54	27,93,417	4,340	19,235	23,575
55	27,89,047	4,370	19,205	23,575
56	27,84,647	4,400	19,175	23,575
57	27,80,216	4,431	19,144	23,575
58	27,75,755	4,461	19,114	23,575
59	27,71,263	4,492	19,083	23,575
60	27,66,740	4,523	19,052	23,575
61	27,62,186	4,554	19,021	23,575
62	27,57,601	4,585	18,990	23,575
63	27,52,985	4,616	18,959	23,575
64	27,48,337	4,648	18,927	23,575
65	27,43,657	4,680	18,895	23,575
66	27,38,945	4,712	18,863	23,575
67	27,34,200	4,745	18,830	23,575
68	27,29,423	4,777	18,798	23,575
69	27,24,613	4,810	18,765	23,575
70	27,19,770	4,843	18,732	23,575
71	27,14,893	4,877	18,698	23,575
72	27,09,983	4,910	18,665	23,575
73	27,05,039	4,944	18,631	23,575
74	27,00,061	4,978	18,597	23,575
75	26,95,049	5,012	18,563	23,575
76	26,90,002	5,047	18,528	23,575
77	26,84,921	5,081	18,494	23,575
78	26,79,805	5,116	18,459	23,575
79	26,74,654	5,151	18,424	23,575
80	26,69,467	5,187	18,388	23,575
81	26,64,245	5,222	18,353	23,575
82	26,58,987	5,258	18,317	23,575
83	26,53,693	5,294	18,281	23,575

84	26,48,362	5,331	18,244	23,575
85	26,42,994	5,368	18,207	23,575
86	26,37,590	5,404	18,171	23,575
87	26,32,148	5,442	18,133	23,575
88	26,26,669	5,479	18,096	23,575
89	26,21,152	5,517	18,058	23,575
90	26,15,597	5,555	18,020	23,575
91	26,10,004	5,593	17,982	23,575
92	26,04,373	5,631	17,944	23,575
93	25,98,703	5,670	17,905	23,575
94	25,92,994	5,709	17,866	23,575
95	25,87,246	5,748	17,827	23,575
96	25,81,458	5,788	17,787	23,575
97	25,75,631	5,827	17,748	23,575
98	25,69,763	5,868	17,707	23,575
99	25,63,855	5,908	17,667	23,575
100	25,57,907	5,948	17,627	23,575
101	25,51,918	5,989	17,586	23,575
102	25,45,887	6,031	17,544	23,575
103	25,39,815	6,072	17,503	23,575
104	25,33,701	6,114	17,461	23,575
105	25,27,545	6,156	17,419	23,575
106	25,21,347	6,198	17,377	23,575
107	25,15,106	6,241	17,334	23,575
108	25,08,822	6,284	17,291	23,575
109	25,02,495	6,327	17,248	23,575
110	24,96,125	6,370	17,205	23,575
111	24,89,711	6,414	17,161	23,575
112	24,83,253	6,458	17,117	23,575
113	24,76,750	6,503	17,072	23,575
114	24,70,203	6,547	17,028	23,575
115	24,63,611	6,592	16,983	23,575
116	24,56,973	6,638	16,937	23,575
117	24,50,290	6,683	16,892	23,575
118	24,43,561	6,729	16,846	23,575
119	24,36,785	6,776	16,799	23,575
120	24,29,963	6,822	16,753	23,575
121	24,23,094	6,869	16,706	23,575
122	24,16,178	6,916	16,659	23,575
123	24,09,214	6,964	16,611	23,575
124	24,02,202	7,012	16,563	23,575
125	23,95,142	7,060	16,515	23,575
126	23,88,034	7,108	16,467	23,575
127	23,80,877	7,157	16,418	23,575

A *[Signature]*

C *[Signature]* *Subcommittee*

128	23,73,671	7,206	16,369	23,575
129	23,66,415	7,256	16,319	23,575
130	23,59,109	7,306	16,269	23,575
131	23,51,753	7,356	16,219	23,575
132	23,44,346	7,407	16,168	23,575
133	23,36,888	7,458	16,117	23,575
134	23,29,379	7,509	16,066	23,575
135	23,21,818	7,561	16,014	23,575
136	23,14,205	7,613	15,962	23,575
137	23,06,540	7,665	15,910	23,575
138	22,98,822	7,718	15,857	23,575
139	22,91,051	7,771	15,804	23,575
140	22,83,227	7,824	15,751	23,575
141	22,75,349	7,878	15,697	23,575
142	22,67,417	7,932	15,643	23,575
143	22,59,430	7,987	15,588	23,575
144	22,51,389	8,041	15,534	23,575
145	22,43,292	8,097	15,478	23,575
146	22,35,140	8,152	15,423	23,575
147	22,26,932	8,208	15,367	23,575
148	22,18,667	8,265	15,310	23,575
149	22,10,345	8,322	15,253	23,575
150	22,01,966	8,379	15,196	23,575
151	21,93,530	8,436	15,139	23,575
152	21,85,036	8,494	15,081	23,575
153	21,76,483	8,553	15,022	23,575
154	21,67,871	8,612	14,963	23,575
155	21,59,200	8,671	14,904	23,575
156	21,50,470	8,730	14,845	23,575
157	21,41,679	8,791	14,784	23,575
158	21,32,828	8,851	14,724	23,575
159	21,23,916	8,912	14,663	23,575
160	21,14,943	8,973	14,602	23,575
161	21,05,908	9,035	14,540	23,575
162	20,96,811	9,097	14,478	23,575
163	20,87,652	9,159	14,416	23,575
164	20,78,430	9,222	14,353	23,575
165	20,69,144	9,286	14,289	23,575
166	20,59,794	9,350	14,225	23,575
167	20,50,380	9,414	14,161	23,575
168	20,40,901	9,479	14,096	23,575
169	20,31,357	9,544	14,031	23,575
170	20,21,748	9,609	13,966	23,575
171	20,12,073	9,675	13,900	23,575

172	20,02,331	9,742	13,833	23,575
173	19,92,522	9,809	13,766	23,575
174	19,82,646	9,876	13,699	23,575
175	19,72,702	9,944	13,631	23,575
176	19,62,689	10,013	13,562	23,575
177	19,52,607	10,082	13,493	23,575
178	19,42,456	10,151	13,424	23,575
179	19,32,235	10,221	13,354	23,575
180	19,21,944	10,291	13,284	23,575
181	19,11,582	10,362	13,213	23,575
182	19,01,149	10,433	13,142	23,575
183	18,90,644	10,505	13,070	23,575
184	18,80,067	10,577	12,998	23,575
185	18,69,417	10,650	12,925	23,575
186	18,58,694	10,723	12,852	23,575
187	18,47,898	10,796	12,779	23,575
188	18,37,027	10,871	12,704	23,575
189	18,26,082	10,945	12,630	23,575
190	18,15,061	11,021	12,554	23,575
191	18,03,965	11,096	12,479	23,575
192	17,92,792	11,173	12,402	23,575
193	17,81,542	11,250	12,325	23,575
194	17,70,215	11,327	12,248	23,575
195	17,58,810	11,405	12,170	23,575
196	17,47,327	11,483	12,092	23,575
197	17,35,765	11,562	12,013	23,575
198	17,24,123	11,642	11,933	23,575
199	17,12,401	11,722	11,853	23,575
200	17,00,599	11,802	11,773	23,575
201	16,88,716	11,883	11,692	23,575
202	16,76,751	11,965	11,610	23,575
203	16,64,704	12,047	11,528	23,575
204	16,52,574	12,130	11,445	23,575
205	16,40,360	12,214	11,361	23,575
206	16,28,062	12,298	11,277	23,575
207	16,15,680	12,382	11,193	23,575
208	16,03,213	12,467	11,108	23,575
209	15,90,660	12,553	11,022	23,575
210	15,78,021	12,639	10,936	23,575
211	15,65,295	12,726	10,849	23,575
212	15,52,481	12,814	10,761	23,575
213	15,39,579	12,902	10,673	23,575
214	15,26,589	12,990	10,585	23,575
215	15,13,509	13,080	10,495	23,575

A *Pran*

C *Subangshu*

216	15,00,339	13,170	10,405	23,575
217	14,87,079	13,260	10,315	23,575
218	14,73,728	13,351	10,224	23,575
219	14,60,285	13,443	10,132	23,575
220	14,46,749	13,536	10,039	23,575
221	14,33,120	13,629	9,946	23,575
222	14,19,398	13,722	9,853	23,575
223	14,05,581	13,817	9,758	23,575
224	13,91,669	13,912	9,663	23,575
225	13,77,662	14,007	9,568	23,575
226	13,63,558	14,104	9,471	23,575
227	13,49,357	14,201	9,374	23,575
228	13,35,059	14,298	9,277	23,575
229	13,20,663	14,396	9,179	23,575
230	13,06,168	14,495	9,080	23,575
231	12,91,573	14,595	8,980	23,575
232	12,76,878	14,695	8,880	23,575
233	12,62,082	14,796	8,779	23,575
234	12,47,184	14,898	8,677	23,575
235	12,32,183	15,001	8,574	23,575
236	12,17,079	15,104	8,471	23,575
237	12,01,871	15,208	8,367	23,575
238	11,86,559	15,312	8,263	23,575
239	11,71,142	15,417	8,158	23,575
240	11,55,619	15,523	8,052	23,575
241	11,39,989	15,630	7,945	23,575
242	11,24,251	15,738	7,837	23,575
243	11,08,405	15,846	7,729	23,575
244	10,92,450	15,955	7,620	23,575
245	10,76,386	16,064	7,511	23,575
246	10,60,211	16,175	7,400	23,575
247	10,43,925	16,286	7,289	23,575
248	10,27,527	16,398	7,177	23,575
249	10,11,016	16,511	7,064	23,575
250	9,94,392	16,624	6,951	23,575
251	9,77,653	16,739	6,836	23,575
252	9,60,799	16,854	6,721	23,575
253	9,43,829	16,970	6,605	23,575
254	9,26,743	17,086	6,489	23,575
255	9,09,539	17,204	6,371	23,575
256	8,92,217	17,322	6,253	23,575
257	8,74,776	17,441	6,134	23,575
258	8,57,215	17,561	6,014	23,575
259	8,39,533	17,682	5,893	23,575

A *Pragna*

C *Pragna*

260	8,21,730	17,803	5,772	23,575
261	8,03,804	17,926	5,649	23,575
262	7,85,755	18,049	5,526	23,575
263	7,67,582	18,173	5,402	23,575
264	7,49,284	18,298	5,277	23,575
265	7,30,860	18,424	5,151	23,575
266	7,12,310	18,550	5,025	23,575
267	6,93,632	18,678	4,897	23,575
268	6,74,826	18,806	4,769	23,575
269	6,55,890	18,936	4,639	23,575
270	6,36,824	19,066	4,509	23,575
271	6,17,627	19,197	4,378	23,575
272	5,98,298	19,329	4,246	23,575
273	5,78,836	19,462	4,113	23,575
274	5,59,240	19,596	3,979	23,575
275	5,39,510	19,730	3,845	23,575
276	5,19,644	19,866	3,709	23,575
277	4,99,642	20,002	3,573	23,575
278	4,79,502	20,140	3,435	23,575
279	4,59,224	20,278	3,297	23,575
280	4,38,806	20,418	3,157	23,575
281	4,18,248	20,558	3,017	23,575
282	3,97,548	20,700	2,875	23,575
283	3,76,706	20,842	2,733	23,575
284	3,55,721	20,985	2,590	23,575
285	3,34,592	21,129	2,446	23,575
286	3,13,317	21,275	2,300	23,575
287	2,91,896	21,421	2,154	23,575
288	2,70,328	21,568	2,007	23,575
289	2,48,612	21,716	1,859	23,575
290	2,26,746	21,866	1,709	23,575
291	2,04,730	22,016	1,559	23,575
292	1,82,563	22,167	1,408	23,575
293	1,60,243	22,320	1,255	23,575
294	1,37,770	22,473	1,102	23,575
295	1,15,142	22,628	947	23,575
296	92,359	22,783	792	23,575
297	69,419	22,940	635	23,575
298	46,321	23,098	477	23,575
299	23,064	23,257	318	23,575
300	0	23,064	159	23,223

A

C Subhany joshi