

Branch Office: PUNE
Applicant: AMOL PANDIT SHINDE
JAYASHREE PANDIT SHINDE

Date: 22-May-2026
Ref No.: HOU/PUN/0426/5081460

Guarantor: N/A
Address: FLT E306 3RD FLR SHRI VITTHAL HERITAGE, S.NO 43 DATTA NGR CHOWK, KATRAJ AMBEGAON BK, ..
Pune, MAHARASHTRA, 411046, Pune, India
Email: caamolshinde@gmail.com
Version No.: 5
Contact No. 9561626247

Dear Sir/Madam,

With reference to your loan application dated 25-04-2026, 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 2200000 (INR Twenty Two Lakh Only)
Insurance Premium	INR 80000 (INR Eighty Thousand Only)
Total Loan Amount	INR 2280000 (INR Twenty Two Lakh Eighty Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.65% = 8.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 19787 (INR Nineteen Thousand Seven Hundred and Eighty Seven Only)
8. Processing fees receivable:	INR 25371.18 (INR Twenty Five Thousand Three Hundred and Seventy One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	FLAT NO M-601, 06TH FLOOR, ROHINI M BUILDING, SR NO 126/2/2+3, 126/12+13+16, GAT NO 90, SR NO 126/2/3, 126/12+13+16, 126/2/2, DSK VISHWA PHASE I, DSK VISHWA ROHINI CO OPERATIVE HOUSING SOCIETY LIMITED, DHAYARI, NA, Pune, NA, Pune, MAHARASHTRA, India, 411041
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. Wife cibil should be validated and taken on record.
3. Repayment from applicant current account of ICICI Bank Ltd, India - A/ C No. 187701506773
4. Property should be registered in the name of applicant & Co-applicant only
5. Digi locker for all applicant & co-applicant should be done.
6. 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.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Property being offered as collateral needs to be insured for the tenure of the loan
9. Acknowledged Key Facts Statement to be taken.
10. 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).

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

A. Shinde

C. जयश्री पंडित शिंदे

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 Instalments ("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 PDC's 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 Kamal, 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:

"Version : PNB/May 2025"



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

(Authorised Signatory)

Accepted all terms and conditions

Borrower(s) (Name / Signature)

AMOL PANDIT SHINDE

JAYASHREE PANDIT SHINDE

Key Facts Statement

Applicant Name: AMOL PANDIT SHINDE

Coapplicant Name: JAYASHREE PANDIT SHINDE

Address: FLAT NO 306, E WING, 3RD FLOOR, S.NO 43/2/1/1 NEAR GANPATI MANDIR, AMBEGAON BK, KATRAJ PUNE, SHREE VITTHAL HERITAGE, DATTA NAGAR CHOWK, AMBEGAON B K, PUNE, MAHARASHTRA, 411046, PUNE, INDIA

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	HOU/PUN/0426/5081460	Type of Loan	Residential Home Purchase Loan
2	Sanctioned Loan amount (in Rupees)	₹ 22,80,000		
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)	240 months		
5	Instalment details			
	Type of instalments:	Number of EPIs:	EPI: (₹)	Commencement of repayment, post sanction
	Monthly	240	19,787.00	03-06-2026
6	Interest rate (%) and type (fixed or floating or hybrid)	8.50 % & 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)
				B S
				Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)
	PNBRRR	13.15	-4.65	8.5
				As per market condition
				As per market condition
				EPI (₹)
				No. of EPIs
				(i) 19,787.00
				(ii) 20,149.00
				(i) 253
				(ii) 240
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	22,000	NA
	(ii) Insurance charges	NA	NA	NA
	(iii) Valuation fees	NA	NA	NA
	(iv) Any other (please specify) Legal Charges	N/A	NA	One-time
				2,600
9	Annual Percentage Rate (APR) (%)	8.65 %		
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/d/guest/know-schedule-of_charges

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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
	NA	NA
		Blended rate of interest
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,

AMOL PANDIT SHINDE, JAYASHREE PANDIT SHINDE

A. Shinde

अमोल पंडित शिंदे

Borrower, Co-Borrower Signature

Computation of APR

Sr No.	Parameter	Details
1	Sanctioned Loan amount(in Rupees)	22,80,000
2	Loan Term (in years/months/days)	240 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 19,787.00 240
c)	No. of instalments for payment of capitalised interest, if any	NA
d)	Commencement of repayments, post sanction	03-06-2026
3	Interest rate type (fixed or floating or hybrid)	Floating
4	Rate of Interest	8.5 %
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	24,68,468
6	Fee/Charges payable(in Rupees)	24,600
A	Payable to the RE	22,000
B	Payable to third-party routed through RE	2,600
7	Net disbursed amount (1-6)(in Rupees)	22,55,400
8	Total amount to be paid by the borrower (sum of 1 and 5)(in Rupees)	47,48,468
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	8.65%
10	Schedule of disbursement as per terms and conditions	Not Disbursed
11	Due date of payment of instalment and interest	03-06-2026

A. F. Shinde

C. अश्विनी पंडीत शिंदे

Illustrative Repayment Schedule

Instalment No.	Outstanding	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
	Principal (in Rupees)			
1	22,76,363	3,637	16,150	19,787
2	22,72,700	3,663	16,124	19,787
3	22,69,011	3,689	16,098	19,787
4	22,65,296	3,715	16,072	19,787
5	22,61,555	3,741	16,046	19,787
6	22,57,787	3,768	16,019	19,787
7	22,53,993	3,794	15,993	19,787
8	22,50,172	3,821	15,966	19,787
9	22,46,324	3,848	15,939	19,787
10	22,42,448	3,876	15,911	19,787
11	22,38,545	3,903	15,884	19,787
12	22,34,614	3,931	15,856	19,787
13	22,30,656	3,958	15,829	19,787
14	22,26,669	3,987	15,800	19,787
15	22,22,654	4,015	15,772	19,787
16	22,18,611	4,043	15,744	19,787
17	22,14,539	4,072	15,715	19,787
18	22,10,438	4,101	15,686	19,787
19	22,06,308	4,130	15,657	19,787
20	22,02,149	4,159	15,628	19,787
21	21,97,961	4,188	15,599	19,787
22	21,93,743	4,218	15,569	19,787
23	21,89,495	4,248	15,539	19,787
24	21,85,217	4,278	15,509	19,787
25	21,80,909	4,308	15,479	19,787
26	21,76,570	4,339	15,448	19,787
27	21,72,200	4,370	15,417	19,787
28	21,67,799	4,401	15,386	19,787
29	21,63,367	4,432	15,355	19,787
30	21,58,904	4,463	15,324	19,787
31	21,54,409	4,495	15,292	19,787
32	21,49,882	4,527	15,260	19,787
33	21,45,323	4,559	15,228	19,787
34	21,40,732	4,591	15,196	19,787
35	21,36,109	4,623	15,164	19,787
36	21,31,453	4,656	15,131	19,787
37	21,26,764	4,689	15,098	19,787
38	21,22,042	4,722	15,065	19,787
39	21,17,286	4,756	15,031	19,787

40	21,12,496	4,790	14,997	19,787
41	21,07,673	4,823	14,964	19,787
42	21,02,815	4,858	14,929	19,787
43	20,97,923	4,892	14,895	19,787
44	20,92,996	4,927	14,860	19,787
45	20,88,034	4,962	14,825	19,787
46	20,83,037	4,997	14,790	19,787
47	20,78,005	5,032	14,755	19,787
48	20,72,937	5,068	14,719	19,787
49	20,67,833	5,104	14,683	19,787
50	20,62,693	5,140	14,647	19,787
51	20,57,517	5,176	14,611	19,787
52	20,52,304	5,213	14,574	19,787
53	20,47,054	5,250	14,537	19,787
54	20,41,767	5,287	14,500	19,787
55	20,36,443	5,324	14,463	19,787
56	20,31,081	5,362	14,425	19,787
57	20,25,681	5,400	14,387	19,787
58	20,20,243	5,438	14,349	19,787
59	20,14,766	5,477	14,310	19,787
60	20,09,250	5,516	14,271	19,787
61	20,03,695	5,555	14,232	19,787
62	19,98,101	5,594	14,193	19,787
63	19,92,467	5,634	14,153	19,787
64	19,86,793	5,674	14,113	19,787
65	19,81,079	5,714	14,073	19,787
66	19,75,325	5,754	14,033	19,787
67	19,69,530	5,795	13,992	19,787
68	19,63,694	5,836	13,951	19,787
69	19,57,816	5,878	13,909	19,787
70	19,51,897	5,919	13,868	19,787
71	19,45,936	5,961	13,826	19,787
72	19,39,933	6,003	13,784	19,787
73	19,33,887	6,046	13,741	19,787
74	19,27,799	6,089	13,698	19,787
75	19,21,666	6,132	13,655	19,787
76	19,15,491	6,175	13,612	19,787
77	19,09,272	6,219	13,568	19,787
78	19,03,009	6,263	13,524	19,787
79	18,96,702	6,307	13,480	19,787
80	18,90,350	6,352	13,435	19,787
81	18,83,953	6,397	13,390	19,787
82	18,77,511	6,442	13,345	19,787
83	18,71,023	6,488	13,299	19,787

84	18,64,489	6,534	13,253	19,787
85	18,57,909	6,580	13,207	19,787
86	18,51,282	6,627	13,160	19,787
87	18,44,608	6,674	13,113	19,787
88	18,37,887	6,721	13,066	19,787
89	18,31,118	6,769	13,018	19,787
90	18,24,301	6,817	12,970	19,787
91	18,17,436	6,865	12,922	19,787
92	18,10,523	6,913	12,874	19,787
93	18,03,561	6,962	12,825	19,787
94	17,96,549	7,012	12,775	19,787
95	17,89,488	7,061	12,726	19,787
96	17,82,377	7,111	12,676	19,787
97	17,75,215	7,162	12,625	19,787
98	17,68,002	7,213	12,574	19,787
99	17,60,738	7,264	12,523	19,787
100	17,53,423	7,315	12,472	19,787
101	17,46,056	7,367	12,420	19,787
102	17,38,637	7,419	12,368	19,787
103	17,31,165	7,472	12,315	19,787
104	17,23,640	7,525	12,262	19,787
105	17,16,062	7,578	12,209	19,787
106	17,08,430	7,632	12,155	19,787
107	17,00,744	7,686	12,101	19,787
108	16,93,004	7,740	12,047	19,787
109	16,85,209	7,795	11,992	19,787
110	16,77,359	7,850	11,937	19,787
111	16,69,453	7,906	11,881	19,787
112	16,61,491	7,962	11,825	19,787
113	16,53,473	8,018	11,769	19,787
114	16,45,398	8,075	11,712	19,787
115	16,37,266	8,132	11,655	19,787
116	16,29,076	8,190	11,597	19,787
117	16,20,828	8,248	11,539	19,787
118	16,12,522	8,306	11,481	19,787
119	16,04,157	8,365	11,422	19,787
120	15,95,733	8,424	11,363	19,787
121	15,87,249	8,484	11,303	19,787
122	15,78,705	8,544	11,243	19,787
123	15,70,100	8,605	11,182	19,787
124	15,61,435	8,665	11,122	19,787
125	15,52,708	8,727	11,060	19,787
126	15,43,919	8,789	10,998	19,787
127	15,35,068	8,851	10,936	19,787

128	15,26,154	8,914	10,873	19,787
129	15,17,177	8,977	10,810	19,787
130	15,08,137	9,040	10,747	19,787
131	14,99,033	9,104	10,683	19,787
132	14,89,864	9,169	10,618	19,787
133	14,80,630	9,234	10,553	19,787
134	14,71,331	9,299	10,488	19,787
135	14,61,966	9,365	10,422	19,787
136	14,52,535	9,431	10,356	19,787
137	14,43,037	9,498	10,289	19,787
138	14,33,472	9,565	10,222	19,787
139	14,23,839	9,633	10,154	19,787
140	14,14,138	9,701	10,086	19,787
141	14,04,368	9,770	10,017	19,787
142	13,94,529	9,839	9,948	19,787
143	13,84,620	9,909	9,878	19,787
144	13,74,641	9,979	9,808	19,787
145	13,64,591	10,050	9,737	19,787
146	13,54,470	10,121	9,666	19,787
147	13,44,277	10,193	9,594	19,787
148	13,34,012	10,265	9,522	19,787
149	13,23,674	10,338	9,449	19,787
150	13,13,263	10,411	9,376	19,787
151	13,02,778	10,485	9,302	19,787
152	12,92,219	10,559	9,228	19,787
153	12,81,585	10,634	9,153	19,787
154	12,70,876	10,709	9,078	19,787
155	12,60,091	10,785	9,002	19,787
156	12,49,230	10,861	8,926	19,787
157	12,38,292	10,938	8,849	19,787
158	12,27,276	11,016	8,771	19,787
159	12,16,182	11,094	8,693	19,787
160	12,05,010	11,172	8,615	19,787
161	11,93,758	11,252	8,535	19,787
162	11,82,427	11,331	8,456	19,787
163	11,71,016	11,411	8,376	19,787
164	11,59,524	11,492	8,295	19,787
165	11,47,952	11,574	8,213	19,787
166	11,36,294	11,656	8,131	19,787
167	11,24,556	11,738	8,049	19,787
168	11,12,735	11,821	7,966	19,787
169	11,00,830	11,905	7,882	19,787
170	10,88,841	11,989	7,798	19,787
171	10,76,767	12,074	7,713	19,787

172	10,64,607	12,160	7,627	19,787
173	10,52,361	12,246	7,541	19,787
174	10,40,028	12,333	7,454	19,787
175	10,27,608	12,420	7,367	19,787
176	10,15,100	12,508	7,279	19,787
177	10,02,503	12,597	7,190	19,787
178	9,89,817	12,686	7,101	19,787
179	9,77,041	12,776	7,011	19,787
180	9,64,175	12,866	6,921	19,787
181	9,51,218	12,957	6,830	19,787
182	9,38,169	13,049	6,738	19,787
183	9,25,027	13,142	6,645	19,787
184	9,11,792	13,235	6,552	19,787
185	8,98,464	13,328	6,459	19,787
186	8,85,041	13,423	6,364	19,787
187	8,71,523	13,518	6,269	19,787
188	8,57,909	13,614	6,173	19,787
189	8,44,199	13,710	6,077	19,787
190	8,30,392	13,807	5,980	19,787
191	8,16,487	13,905	5,882	19,787
192	8,02,483	14,004	5,783	19,787
193	7,88,380	14,103	5,684	19,787
194	7,74,177	14,203	5,584	19,787
195	7,59,874	14,303	5,484	19,787
196	7,45,469	14,405	5,382	19,787
197	7,30,962	14,507	5,280	19,787
198	7,16,353	14,609	5,178	19,787
199	7,01,640	14,713	5,074	19,787
200	6,86,823	14,817	4,970	19,787
201	6,71,901	14,922	4,865	19,787
202	6,56,873	15,028	4,759	19,787
203	6,41,739	15,134	4,653	19,787
204	6,26,498	15,241	4,546	19,787
205	6,11,149	15,349	4,438	19,787
206	5,95,691	15,458	4,329	19,787
207	5,80,123	15,568	4,219	19,787
208	5,64,445	15,678	4,109	19,787
209	5,48,656	15,789	3,998	19,787
210	5,32,755	15,901	3,886	19,787
211	5,16,742	16,013	3,774	19,787
212	5,00,615	16,127	3,660	19,787
213	4,84,374	16,241	3,546	19,787
214	4,68,018	16,356	3,431	19,787
215	4,51,546	16,472	3,315	19,787

216	4,34,957	16,589	3,198	19,787
217	4,18,251	16,706	3,081	19,787
218	4,01,427	16,824	2,963	19,787
219	3,84,483	16,944	2,843	19,787
220	3,67,419	17,064	2,723	19,787
221	3,50,235	17,184	2,603	19,787
222	3,32,929	17,306	2,481	19,787
223	3,15,500	17,429	2,358	19,787
224	2,97,948	17,552	2,235	19,787
225	2,80,271	17,677	2,110	19,787
226	2,62,469	17,802	1,985	19,787
227	2,44,541	17,928	1,859	19,787
228	2,26,486	18,055	1,732	19,787
229	2,08,303	18,183	1,604	19,787
230	1,89,991	18,312	1,475	19,787
231	1,71,550	18,441	1,346	19,787
232	1,52,978	18,572	1,215	19,787
233	1,34,275	18,703	1,084	19,787
234	1,15,439	18,836	951	19,787
235	96,470	18,969	818	19,787
236	77,366	19,104	683	19,787
237	58,127	19,239	548	19,787
238	38,752	19,375	412	19,787
239	19,239	19,513	274	19,787
240	0	19,239	136	19,375

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