

HOME LOAN AGREEMENT

DATED: December 11, 2025

LOAN REFERENCE NO: PVI-HL-2025-8892

BETWEEN

PV INVESTMENTS LIMITED, a non-banking financial company incorporated under the Companies Act, 2013, having its registered office at 101, Fintech Plaza, Pune, Maharashtra, India (hereinafter referred to as the "**Lender**").

AND

MR. CHAITANYA THAKRE, aged 29 years, residing at Flat 4B, Green Valley Heights, Wakad, Pune (hereinafter referred to as the "**Borrower**").

(The Lender and the Borrower are hereinafter collectively referred to as "Parties" and individually as a "Party")

ARTICLE 1: DEFINITIONS AND INTERPRETATION

1.1 "Loan Amount" refers to the principal sum of ₹75,00,000 (Rupees Seventy-Five Lakhs Only) sanctioned by the Lender to the Borrower.

1.2 "Interest Rate" means the floating rate of interest, currently set at 8.50% per annum, subject to periodic revision based on the Lender's Prime Lending Rate (PLR).

1.3 "Tenure" shall mean the duration of the loan, fixed at 240 Months (20 Years) commencing from the date of first disbursement.

1.4 "Property" refers to the residential unit located at Unit 702, Tower C, Blue Ridge Township, Hinjewadi, Pune.

1.5 "EMI" refers to the Equated Monthly Installment payable by the Borrower comprising principal and interest.

ARTICLE 2: TERMS OF THE FACILITY

2.1 Disbursement

The Lender agrees to lend to the Borrower the Loan Amount subject to the Borrower complying with the terms of this Agreement. The disbursement shall be made directly to the Property Developer/Seller unless otherwise agreed in writing.

2.2 Interest

- (a) Interest shall accrue on the outstanding principle on a daily reducing balance method.
- (b) The Lender reserves the right to reset the Interest Rate based on changes in regulatory repo rates or internal cost of funds. Notice of such changes will be provided to the Borrower via email or SMS.

2.3 Repayment

The Borrower agrees to repay the Loan Amount along with interest in 240 monthly installments. The first EMI shall be due on the 5th day of the month following the final disbursement.

- **EMI Amount:** ₹65,080 (approximate, subject to interest fluctuations).
- **Due Date:** 5th of every calendar month.

2.4 Prepayment

The Borrower may prepay the Loan in part or full.

- **Floating Rate Loans:** No prepayment penalty for individual borrowers.
- **Fixed Rate Loans:** A penalty of 2% on the principal outstanding shall apply.

ARTICLE 3: SECURITY

To secure the repayment of the Loan, interest, and other charges, the Borrower hereby creates the following security in favor of the Lender:

3.1 Mortgage: An exclusive first charge by way of equitable mortgage over the Property described in Schedule B.

3.2 Guarantee: Personal Guarantee provided by Mrs. Anjali Sharma (hereinafter "Guarantor"), ensuring full repayment in case of Borrower default.

ARTICLE 4: BORROWER'S COVENANTS

The Borrower covenants and agrees that:

4.1 Utilization: The Loan shall be used strictly for the purchase/construction of the Property mentioned in Article 1.4.

4.2 Insurance: The Borrower shall keep the Property insured against fire, earthquake, and other perils for the full market value, with the Lender designated as the "Loss Payee."

4.3 Maintenance: The Borrower shall maintain the Property in good repair and condition and shall not make structural changes without the Lender's prior written consent.

4.4 Notification: The Borrower must immediately notify the Lender of any change in employment, address, or resident status (e.g., becoming an NRI).

ARTICLE 5: EVENTS OF DEFAULT

The following events shall constitute an "Event of Default":

5.1 Non-Payment: Failure to pay any EMI or interest within 90 days of the due date.

5.2 Misrepresentation: If any information or document provided by the Borrower is found to be false or misleading.

5.3 Bankruptcy: If the Borrower is declared bankrupt or insolvent.

5.4 Legal Attachment: If the Property is attached or seized by any court or government authority.

Consequences of Default:

Upon the occurrence of an Event of Default, the Lender may:

- (a) Declare the entire outstanding principal and interest immediately due and payable.
- (b) Enforce the Security Interest (Mortgage) under the SARFAESI Act, 2002.
- (c) Charge penal interest at 24% per annum on the overdue amount.

ARTICLE 6: MISCELLANEOUS

6.1 Governing Law: This Agreement shall be governed by the laws of India.

6.2 Arbitration: Any dispute arising out of this Agreement shall be referred to a sole arbitrator appointed by PV Investments. The seat of arbitration shall be Pune.

6.3 Amendments: No modification of this Agreement shall be valid unless in writing and signed by both parties.

SCHEDULE A: KEY LOAN DETAILS (SUMMARY)

Parameter	Details
Borrower Name	Mr. CHAITANYA THAKRE

Parameter	Details
Lender Name	PV Investments Limited
Loan Product	Home Loan - Floating Rate
Sanctioned Amount	₹75,00,000
Interest Rate	8.50% p.a. (Floating)
Loan Tenure	20 Years (240 Months)
Processing Fee	₹15,000 + GST
EMI Start Date	January 5, 2026
Guarantor	Mrs. Anjali Sharma

SCHEDULE B: DESCRIPTION OF PROPERTY

All that piece and parcel of the residential flat bearing **No. 702**, on the **7th Floor**, in the building known as "**Tower C**", having a carpet area of **1,250 Sq. Ft.**, situated at **Blue Ridge Township, Hinjewadi, Pune - 411057**.

Bounded by:

- **North:** Main Road
- **South:** Tower D
- **East:** Amenity Space
- **West:** Internal Layout Road

IN WITNESS WHEREOF, the Parties have signed this Agreement on the date mentioned above.

(Signed)

Authorized Signatory

For PV INVESTMENTS LTD

(Signed)

Mr. CHAITANYA THAKRE

BORROWER