

Branch Office: NASHIK
Applicant: DEEPAK PRABHAKAR SURYAVANSHI
SUJATA DEEPAK SURYAVANSHI

Date: 23-Sep-2026
Ref No.: HOU/NSK/0926/5215413

Guarantor: N/A
Address: FLAT NO 10 FLOOR 4TH WING A GAJANAN RESIDENCY, BEHIND SWAMI SAMARTHA KENDRA,
PATHARDI PHATA NASHIK, ., Nashik, MAHARASHTRA, 422010, India
Email: suryavanshi.deepak4466@gmail.com
Version No.: 6
Contact No. 9326060611

Dear Sir/Madam,

With reference to your loan application dated 07-09-2026, 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 2800000 (INR Twenty Eight Lakh Only)
Insurance Premium	INR 140000 (INR One Lakh Forty Thousand Only)
Total Loan Amount	INR 2940000 (INR Twenty Nine Lakh Forty Thousand Only)
3. Repayment Term	336 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 22969 (INR Twenty Two Thousand Nine Hundred and Sixty Nine Only)
8. Processing fees receivable:	INR 11861.18 (INR Eleven Thousand Eight Hundred and Sixty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No 201, 2nd Floor, Bhagwati Heights, S No 76/2/A/B Plot No 19/20, Someshwar Colony, Satpur, Near Someshwar Colony, Nashik, Satpur-Gangapur Link Road, Nashik, MAHARASHTRA, India, 422007
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. All Applicants and Co Applicants Adhar verification to be done through Digi Locker
3. Subject to Legal and technical clearance of property
4. Repayment to be taken through NACH mode only from AXIS Bank Ac No.**326
5. Ownership of property is to be with main applicant or jointly with co-applicant
6. Acknowledged Key Facts Statement to be taken.
7. Property being offered as collateral needs to be insured for the tenure of the loan
8. OCR clearance (if applicable) to be taken before disbursement.

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.

Customer Service Manager: Hemant S Madhe
Landline No: 1800 120 8800

Relationship Manager: