

Application ID	18853289
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## STATE BANK OF INDIA, JAUNPUR

Product No. description	AUTO LOAN	Application Date	05/02/2020
RACPC / Application Form No.		Date Encoded	05/02/2020

## Applicant Details

Applicant Type	Applicant	Relation	Resl. Phone	Mobile Number as per LOS	Mobile Number as per CBS	Age	Existing Customer	No. Of Dependents	NET WORTH (Opinion Report compiled)
APPLICANT	Miss. ISIKA SINGH	Self	8585995228	8585995228	8585995228	27	Yes	0	5,50,000.00
CO-APPLICANT	Mr. AMITA YADAV	MOTHER	8447938291	8447938291	8447938291	62	Yes	0	4,50,000.00

## Documents Obtained

S.no.	Child Documents	Entered By (PF Number)	Verified By (PF Number)
1	TDS CERTIFICATE (FORM 16 A, IF APPL)	8428077	3738671
2	Salary Slips (3 months) or Tax Returns (If applicable)	8428077	3738671
3	IT PAN CARD	8428077	3738671
4	IT PAN CARD	8428077	3738671

## Application Summary

Scheme	SBI CAR LOAN SCHEME	Product code Description	MCLR-TERM LOAN
Borrower Category	STATE GOVERNMENT SALARY PACKAGE (SGSP)	Source Code	OTHER
Sourcing Branch	JAUNPUR	Sourcing Officer Name	UDAI
Loan Requested in ₹	6,00,000.00	SBI Life Premla ₹	0.00
Loan Amount Sanctioned in ₹	6,00,000.00	Tenure (in months)	60
LTV (%)	55.1%	Rate/EMI flag	RATE
Margin (%)	44.9%	Margin (₹)	4,88,980
Max EMI in ₹ (For proposed Loan)	12,353.00	Loan Purpose	
Security Coverage	1.81 times	Loan Purpose Description	PURCHASE OF NEW CAR

## Eligibility Criteria

Loan Amount Applied in ₹ (Exclusive of SBI Life)	Maximum loan amount entitled as per the scheme in ₹	(Asset Cost - Applicable Margin money) in ₹	Maximum Loan Amount entitled in ₹ (As per permissible EMI/NMI Ratio)	FINAL ELIGIBILITY AMOUNT (Lowest of the Four) in ₹
6,00,000	6,00,00,000	9,80,082	41,35,345	6,00,000

## Interest Rate

From Date	To Date	Tenure (In months) (Inclusive of moratorium)	Float Flag	Fixed Interest Rate (%)	MCLR (%)	Margin (%)	Card Rate (%)	Discount Rate (%)
05/03/2020	05/02/2025	60	FIXED		7.9	0.75	8.65	

## Interest rate ...contd.

Concession Rate (%)	Special Concession (%)	Effective Rate (%)	EMI amount in ₹	Approval Authority
		8.65	12,353.00	