

ऋणकर्ता को गंजूरी पत्र

संदर्भ - Retail-00001151526-LMS

स्थान - J V JAIN COLLEGE  
दिनांक- 04-02-2022


प्रति,  
MR. SUBHASH CHANDRAA  
J7 OFFICERS COLONY , DELHI ROAD ,  
SAHARANPUR , DELSA 247001 ,  
DELHI ROAD ,  
OTHER ,  
OTHER , SAHARANPUR  
UTTAR PRADESH - INDIA . 247001

प्रिय महोदय/ महोदया,

विषय : बड़ौदा ऑटो ऋण - Baroda Car Loan के लिए आपका रु. 19,90,000.00/- का अनुरोध.

आपके आवेदन पत्र दिनांक 03-02-2022 के संदर्भ में हम सहर्ष सूचित करते हैं कि निम्न नियम व शर्तों के अधीन आपको उपरोक्त ऋण सुविधा प्रदान की गई है

उत्पाद का नाम	: बड़ौदा ऑटो ऋण
ऋण का उद्देश्य	: चौपहिया वाहन
विशेष योजना का नाम	: Baroda Car Loan
सुविधा	: Term Loan
कुल लागत	: 22,13,197.00/-
अनुरोध की गई रीमा	: रु. 19,90,000.00/-
स्वीकार्य रीमा	: रु. 19,90,000.00/-
बीमा प्रीमियम राशि	: NA
वास्तविक मार्जिन	: 10.08 %
	उपलब्ध ब्याज दर 7.15% वार्षिक है, जो कि अग्रलिखित का योग है मा.रि. बैंक रेपो दर : 4.00 % (वर्तमान में) , मार्क अप : 2.50 % (वर्तमान में) , रणनीतिक प्रीमियम 0.25 % (at present), क्रेडिट स्प्रेड : 0.35% (वर्तमान में) , and Risk Premium of 0.05 % (at present), ब्याज का भुगतान मासिक अंतराल पर किया जाएगा. बैंक को मासिक आ धार पर ब्याज दर (उपरोक्त में से किसी भी संघटक को शामिल करते हुए) पुनर्निर्धारित करने का अधिकार होगा.
कुल अवधि	: 84 महीने
ऋण स्थगन	: 0
समान मासिक किस्तों में चुकता किया जाना है	: 84 महीनों से Equated Monthly Installment भुगतान
(इएमआई) देय	: रु. 30,181.00/-
युक्तौती आरंभ	:
प्रोसेसिंग शुल्क	: रु. 0.00/-



अपफ्रंट शुल्क	:रु. 0.00 /-
विचलन शुल्क	:रु. 0.00 /-
संवितरण :	:
जोखिम रेटिंग	:
आंतरिक रेटिंग स्कोर :	: 34
आंतरिक रेटिंग ग्रेड :	: CL6
सिबिल ब्यूरो स्कोर :	:
आवेदक का सिबिल ब्यूरो स्कोर	:776
ओसात सिबिल स्कोर	:776

प्रदत्त प्रतिभूतियों का विवरण :

प्राथमिक:

Hypothecation of vehicle 2022 XUV 700 valued at Rs. 22,13,197.00 /-

कोलेटरल: NA

प्रतिभूति दस्तावेज:

1. ऋण मूल्यांकन नोट अंतिम
2. धोंदकूनवजयाणा सह वचन पत्र
3. ईसीएस अधिदेदकचवेया
4. सैद्धांतिक रूप से
5. एलडीओसी 1 सत्यापन ज्ञापन
6. एलडीओसी 2 व्यक्तियों के लिए डीपी नोट
7. एलडीओसी 33 सामान्य गारंटी प्रपत्र
8. एलडीओसी 4 लिमिटेड कंपनी के लिए डीपी नोट
9. एलडीओसी 57 तत्काल अदायगी देकचवेयार्त युक्त किस्त पत्र
10. एलडीओसी 75 ऋण सुविधा प्राप्त करने तथा उपयोग करने संबंधी बोर्ड के प्रस्ताव का मसौदा
11. गंजूरी पत्र
12. स्वागत पत्र

नियम व शर्तें : :



## LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00001151526-LMS

Place: J V JAIN COLLEGE

Date: 04-02-2022

To,  
MR. SUBHASH CHANDRAA  
J7 OFFICERS COLONY , DELHI ROAD ,  
SAHARANPUR , DELSA 247001 ,  
DELHI ROAD ,  
OTHER ,  
OTHER , SAHARANPUR  
UTTAR PRADESH - INDIA . 247001

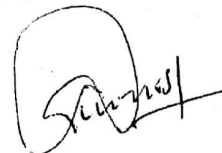
Dear Sir / Madam,

**RE:** Your request for Baroda Auto Loan - Baroda Car Loan of Rs. **19,90,000.00/-**

With reference to your application dated 03-02-2022, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

### TERMS AND CONDITIONS:

NAME OF PRODUCT	: Baroda Auto Loan
PURPOSE OF LOAN	: @VEHICLES FOUR WHEELER
NAME OF THE SPECIFIC SCHEME	: Baroda Car Loan
FACILITY	: Term Loan
TOTAL COST	: 22,13,197.00/-
LIMIT REQUESTED	: Rs. 19,90,000.00/-
PERMISSIBLE LIMIT	: Rs. 19,90,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT	: NA
ACTUAL MARGIN :	<u>10.08 %</u>
RATE OF INTEREST	Applicable Rate of Interest is <b>7.15%</b> , per annum , which is a sum of RBI Repo Rate : <b>4.00 %</b> (at present), Mark Up of : <b>2.50 %</b> (at present), Strategic Premium <b>0.25 %</b> (at present), Credit spread of <b>0.35%</b> (at present) , and Risk Premium of <b>0.05 %</b> (at present), The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.
TOTAL PERIOD	: <u>84</u> months
MORATORIUM	: 0
REPAYBLE IN	: 84 months by Equated Monthly Installment Payment
EMI	: Rs. 30,181.00/-
COMMENCING FROM	:





Installment Commencement Date(DD : 04-03-2022

/MM/YYYY)

PROCESSING CHARGES : Rs. 0.00/-

UPFRONT CHARGES :Rs. 0.00 /-

DEVIATION CHARGES :Rs. 0.00 /-

DISBURSEMENT :

**RISK RATING**

INTERNAL RATING SCORE : 34

INTERNAL RATING GRADE : CL6

**CIBIL BUREAU SCORES:**

CIBIL BUREAU SCORE OF APPLICANT :776

AVERAGE CIBIL SCORE :776

**Details of Securities offered:**

Primary:

Hypothecation of vehicle 2022 XUV 700 valued at Rs. 22,13,197.00/-

Collateral : NA

**SECURITY DOCUMENTS:**

1. Credit Appraisal Note Final
2. Declaration\_Cum\_Undertaking
3. ECS Mandate
4. In Principle
5. LDOC 75 Draft of Board resolution for availing and securing credit facilities
6. Sanction Letter
7. Welcome Letter
8. LDOC 1 Attestation Memo
9. LDOC 2 DP Note for Individuals
10. LDOC 33 General Form of Guarantee
11. LDOC 4 DP Note for Limited Companies
12. LDOC 57 Letter of instalment with acceleration clause

**Terms &Conditions :**

**Justification for Sanction:**

Mr SUBHASH CHANDRAA S/O Shri Kailash Chandraa Pan Card AFMPC4530L , Aadhar Card 973987650920 aged 56 years is permanent resident of house no 30, Rahul green colony, dayal bagh, Agra Civil Lines Agra UP-282002 and his correspondence address is J7, Officers Colony Delhi Road Saharanpur -247001.Mr Subhash Chandraa is working as ADJ(Additional District Judge) and is currently posted at district court Saharanpur. He is a gazetted officer .He is earning gross monthly salary of Rs1, 96,512 as per salary slips deposited by him .Mr Subhash Chandraa has deposited salary slips of last 3 Months along with Form 16 of last 2 years. He is maintaining his salary account in SBI, Heera Bagh Colony Agra Branch since 01.01.2000 with account no 30080611241 and current balance in the same is Rs24,53,278. He has also opened his saving account in our branch with account 77390100024664 and outstanding balance in the same is Rs2000. Mr SUBHASH CHANDRAA S/O Shri Kailash Chandraa has approached our bank for the sanction of car loan of Rs. 19,90,000/.Considering the above facts we may consider his request for Auto loan of Rs. 19,90,000. We have considered the income of Applicant Mr Subhash Chandraa ,he is salaried person and working as Additional District Judge in District court and is



currently posted at Saharanpur .His gross monthly income is Rs. 196512/- as per monthly salary of month Jan 2022 and deduction is Rs.56400/- . Applicant has submitted last three month salary slip and two year form 16 i.e A.Y. 2021-22 and 2020-21 and same has been verified by Mr Vivek kaushik EC No 164333 , Branch manager JV jain College Branch Saharanpur . He is 56 years old and his retirement age is 60 year So remaining tenure of his job is 4 years . But we have calculated their eligibility upto 70 years as per circular dated 10.05.2021(Page No. 7) and he is covered under old pension scheme and his future pension will be sufficient to repay the loan installment as per the scheme eligibility and same has been verified by Branch Manager Mr Vivek Kaushik, JV Jain College Saharanpur. Branch to ensure after his retirement that EMI should not exceed 40% of the pension. In case EMI exceeds 40% of the pension, the borrower to deposit adequate amount in the loan amount so as to reduce the outstanding amount of loan to the extent it can be serviced by 40% of the pension.

यह सुविधा आपको वार्षिक समीक्षा के अधीन 84 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कभी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिसमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.

The facility is granted to you for a period of 84 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility. Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be/ is likely to be prejudicially affected by such continuation or disbursements.

यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्त स्वीकार्य हैं.

If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable/accepted the terms and conditions of sanction

भवदीय  
श्री विवेक काशिक  
Branch Manager  
JV Jain College  
Saharanpur

स्वीकार किया गया  
Accepted

(MR. SUBHASH CHANDRAA )  
ऋणकर्ता /Borrower