



Sanctioning Branch/PLP/ZO and SOL ID: Dasana 679800
Address: KASBA DASANA, DISTRICT TEHSIL GHAZIABAD
Zonal office: Zonal Office Delhi

Date: 07/03/2024

Process Note of VEHICLE LOAN-NEW- PNB CAR LOAN SCHEME

Application No:679800202400011

Application Recieved Date :06/03/0024

Proposal No:6798000000056

For Approval:

Sanction of Fresh Loan of Rs. 1000000.00.under New/Old/Reimbursment VEHICLE LOAN Scheme in favour of PRITI CHAUDHARY

BORROWER DETAIL:

| Application details | |
|-----------------------------------|---|
| Name | PRITI CHAUDHARY |
| DOB | 26/02/1986 |
| Employemnt Status | Salaried |
| Father's/Husband Name | NA |
| Address (present) | 7/68 CHIRANJEEV VIHAR GHAZIABAD , DASNA , MEERUT UTTAR PRADESH 201001 |
| Address (Permanent) | 7/68 CHIRANJEEV VIHAR GHAZIABAD , GHAZIABAD GHAZIABAD DASNA , MEERUT UTTAR PRADESH 201001 |
| Email ID | |
| Phone no | 9990930441 |
| PAN No | ASZPC2562Q |
| Adhaar No | 501563155528 |
| Passport no | NA |
| Driving license no | NA |
| CIR score1 /Remarks /Observations | -1 / no adverse found |
| CIR score2 /Remarks /Observations | -1 / no adverse found |

| EMPLOYMENT DETAIL: | |
|---|----|
| Name of Employer /Company | |
| Address of Employer /Company | |
| Employee ID | |
| Designation | |
| Date of joining | |
| Date of confirmation | NA |
| Date of retirement | |
| No of years of service completed with previous employer | |
| No of years dealing with our Bank | |
| Whether permanent | |
| Whether confirmed employee | |
| Whether Employer is dealing with our Bank | |
| Date of salary certificate | |
| Whether salary account maintained with our branch | No |

| Non Salaried class: | | | |
|--|-----------|----------|---------|
| Assessment Year | Year2023 | Year2022 | Year |
| Gross Annual Income(As per ITR/Annual balance sheet) | Rs.0 | Rs.0 | Rs. |
| Statutory deductions (As per ITR/Annual Balance Sheet) | Rs.0.00 | Rs.0.00 | Rs.0.00 |
| Depreciation | 0.00 | 0.00 | 0.00 |
| Gross Income (Professional/ Business) | Rs.185948 | | |
| Statutory Deductions | Rs.44147 | | |
| Future Rental Income | NA | | |

| | |
|--|---|
| Total Net Income | |
| Other income | Rs. 141801 |
| Other deductions | |
| Net Take home | 0 |
| Length of Relationship with the Bank * | Rs. 116801.00 |
| Record of Repayment * | New Customer |
| Annual Income Pattern* | Regular/Advance Payment during the year |
| Income Tax Details * | Steady Growth |
| Latest I.T. Return verified Online | IT Assesse |
| Statement of Assets & Liabilities verified | No |
| Assets Details | No |
| Land | |
| Building | 0 |
| Deposits with banks | 0 |
| Libality Details | |
| From Bank FI Details be provided | |
| From Employer | |
| Other | |
| Net Worth | 0.00 |
| Remarks | |

LOAN DETAILS :

| | |
|--------------------------------|--|
| Lead by | Branch |
| Lead ID/ Pf No. | |
| Loan scheme | NEW- PNB CAR LOAN SCHEME |
| Purpose of loan | For Purchase of nexon Creative |
| Borrower category | PNB PRIDE |
| Sub-Borrower category | LEAD RECEIVED THROUGH NON DIGITAL CHANNEL |
| Amount of loan required | Rs. 1000000/- |
| Margin based on | ON ROAD PRICE- TIE UP |
| Margin | Margin -Min (10%) (Actual contribution by borrower is 30.33%) |
| ROI | Repo Rate* (6.50%)+ Mark-up**(2.50%) +Business Strategic Premium BSP(0.25%) + Spread(-.45%) = 8.8% p.a. at present. |
| Repayment period | 36Month(s) |
| Repayment mode | Standing Instructions |
| Moratorium | 0Month(s) |
| Loan EMI | Rs 31706 |
| Festival bonanza offer applied | NA |
| Collateral security type | |
| Collateral security Amount | 0.00 |
| Pre payment penalty | NIL |
| PNB Score /Risk Rating ID | 679800CL0112400004 |
| PNB Score /Risk Rating | 57.64 |
| PNB Score /Risk Rating Remarks | Success |
| Remarks | Miss Priti Chaudhary is Posted at Bulandshahr court as Judge Her father Mr. ShriPal singh Verma is retired From PNB as Chief Manager Recently residing in 7 oblig 68 Charanjeev Vihar Ghaziabad Her Pan card and ITR verified online. wilful and FPMIS verified online and no adverse found. |
| Present Proposal in Brief | CIC Details AS per Cibil Dated 06032024 score is minus one and as per experian Dated 06032024 no hit found.CIC report kept in file. |
| Security Details | 0.00 |

| | |
|-----------------------|------|
| Documentation charges | 0 |
| CIR charges | 236 |
| Other charges | 0.00 |
| Remarks | 0.00 |

VEHICLE DETAIL :

| | |
|---------------------------------|-------|
| Vehicle registration in name of | |
| Vehicle Manufacturer | |
| Vehicle Model | 2024 |
| Vehicle Make | Nexon |
| Driving license no | |
| Driving license expiry date | |
| Vehicle Insurance Upto | |
| Invoice/Quotation Number | |
| Invoice/Quotation Date | |
| Chasis no | |
| Engine no | |
| Fuel used | |
| Security details remarks | |

VEHICLE COST DETAILS :

| | |
|---|-----------|
| For NEW VEHICLE | |
| Registration Cost including One time road tax (A) | 126459 |
| Ex Show Room Price (B) | 1249990 |
| Insurance premium (C) | 46176 |
| On Road Price (D = A+B+C) | 1422625 |
| Borrower contribution (E) | 436626 |
| Final Vehicle Cost (F=B-E) Based On Exshowroom Price (tie up / normal) | 985999.00 |

Dealer Details :

| | |
|--------------------------------------|--|
| Dealer Name | SAB MOTORS PVT LTD MOHAN NAGAR GHAZIABAD |
| Dealer ID Number | 7906326064 |
| Dealer Address | SAB MOTORS PVT LTD CF-1/1 TO 1/5 HARSHA COMPOUND GHAZIABAD UTTAR PRADESH |
| Dealer Contact no | 7906326064 |
| Dealer Executive Name and contact no | |
| Authorized Dealer (Yes/No) | Yes |
| GST no of Dealer | 09AANCS1949L1ZM |
| Tie up with Bank (Yes/ No) | Yes |

Assessment Loan :

| | |
|---|------------|
| Cost of vehicle based on (on road/ex showroom/tie up) (A) | 1422625 |
| Met suraksha premium | 0.00 |
| Margin as per scheme | 10% |
| ROI (as per Scheme) | 8.8% |
| max repayment period | 36 Months |
| EMI for Rs. 1 lac(B) | 3170.67 |
| INCOME DETAILS (borrower + Co-borrower) | |
| GMS/I + any other income(C) | 185948 |
| Residual value after considering Permissible deduction as per(60%)(D=C*60%) | 111569 |
| All Deductions(E) | 69147 |
| Available amount for proposed Loan EMI(F=D-E) | 42422 |
| Assessment of eligibility | |
| Maximum limit as per scheme(H) | 9999999999 |
| Eligibility based on income (I=F/B*100000) | 1337943 |
| Eligibility based on Margin (J=A-A*10) | 1280363 |
| Requested loan amount | 1000000 |

N/A
For car loan Prith Chaudhary - Dastan

| | |
|----------------------------|---------|
| MPBF(G) (least of H// J/K) | 1000000 |
| EMI for MPBF | 31706 |
| Amount Recommendation | 1000000 |
| Sanctioned Loan Amount | 1000000 |
| Remark | |

Exception Details :

| Particular: | Deviation / Concessions | Remarks | Authority Permitted |
|-------------|-------------------------|---------|---------------------|
| | | | |

TERMS AND CONDITIONS:

Scheme specific terms and conditions:

General terms and conditions:

1. Penal Interest @2% over and above the normal rate to be recovered for the amount/ period of default.
2. The prescribed margin or the amount over and above the amount of loan sanctioned together with the amount of loan sanctioned to be paid directly to M/s by way of NEFT/ RTGS/ Demand Draft/ drawn in favour of payable at
3. The sanction is valid for six months from the date of sanction. Facilities not availed within the above period shall be treated as lapsed.
4. The bank, however reserves the right to withdraw all or in part or any of the sanctioned loan even before expiry of the said period of six months.
5. The rate of interest shall be subject to change from time to time as per Banks/ RBI guidelines.
6. In the event of revision of interest in interest rate to be charged in the account, the borrower shall have the option to pay increased amount of EMI or continue to pay the existing amount of EMI with a condition that the balance outstanding in the account shall be paid in one go with the last EMI of the originally applicable repayment tenor, failing which the applicable rate of interest shall be charged for the appropriate repayment tenor from the date of original sanction.
7. Information of any change in interest rates may be accessed through the official website (www.pnbindia.in), annual statement of accounts, display in branch offices and general announcements from time to time.
8. The borrower must produce for inspection once every half-year on a date fixed by the branch, the vehicle financed alongwith the Registration Certificate, Certificate of Insurance & Certificate of Road Tax Paid.
9. All service charges viz. Upfront Fees/ processing Fees, Documentation Charges, Inspection charges etc. will be charged from the applicant as per sanction before release of credit facilities.
10. All other event based charges like legal fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event.
11. Proof of Income Form 16/ IT Return for the last two/ three years be obtained and held on record, which should be satisfactory.
12. Processing Fee paid by the Customer for availing the loan is non-refundable.
13. Borrower is obliged to pay the EMI/ Installments regularly on due date.
14. The borrower will be required to produce relative receipt from the dealer and sign a certificate thereon to the effect that he/ she has received possession of the vehicle concerned. The receipt duly certified shall be part of the Banks documents alongwith the bills/ challan.
15. The vehicle shall be got comprehensively insured at the borrowers cost with the usual agreed bank clause. A copy of the insurance policy will be kept on bank's records also.
16. Original Invoice of Vehicle to be submitted by borrower to the Bank.
17. The vehicle financed by the bank should be registered with the Transport Authority jointly in the name of the borrower as hypothecator and the Bank as the hypothecate and copy of the same to be submitted to the Bank.
18. The borrower to submit undertaking that the vehicle would be driven by a valid driving license holder.
19. In case Car Loan against 110% Term Deposit as Collateral Security - On account of default in repayment of loan, Bank will have right to adjust the outstanding balance of loan by closing the term deposit prematurely.
20. In case of Reimbursement of Cost of Vehicle (a) Borrower to submit copies of document submitted to Registration Authority applying for JRC along with insurance policy. The documents so received be held on record. (b) The name of the Bank to be got entered in the registration certificate & insurance policy within 30 days from the date of sanction.
21. The borrower shall submit all relevant documents as mentioned in the Sanction Letter/Loan Agreement before disbursement and execute all necessary legally enforceable loan documents, as per Bank's Guidelines prior to disbursal of the loan.
22. The party to comply with all relevant guidelines of the Bank/ RBI.
23. The loan under consideration shall be released by the Bank only after acceptance and compliance of Banks terms of sanction.
24. The bank reserves the right to alter/ amend any terms without prior reference to the party.
25. The sanction shall be cancelled in case of incorrect certification by the borrowers.
26. Finance will be provided for purchase of vehicle of indigenous/ foreign make.
27. The borrower will intimate the Bank of any change in his employment/contact details.
28. National Electronic Clearing Service (NECS)/ NACH Mandate for those not maintaining salary account with the bank for monthly recovery of EMI to be obtained.

29. The bank shall have the right to avail the benefit of Sections 138-142 of the NI Act against the borrower in case of dishonor of the ECS/ RECS/ NACH (debit) mandate on account of insufficiency of funds.
30. Cheques complying with CTS-2010 standard formats shall only be obtained in Locations, where the facility of ECS/ RECS/ NACH (debit) is not available.
31. Guidelines for account opening including guidelines for eKYC verification, issued by Bank from time to time should be followed while opening any loan account.
32. User to select Car Manufacturers Code at Free Text 9 field on MIS Codes Page.
33. A letter of undertaking from the employer acknowledging to comply with instructions as per the irrevocable letter of authority of the borrower employee to be obtained and kept in record.
34. Loan will be utilised strictly for the purpose as per sanction. Deviation if any, will be treated as non-compliance.
35. Borrower to comply with all preconditions for disbursement of the loan as mentioned in the Sanctioned Letter.
36. Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan.

Pre disbursement terms and conditions:

Post disbursement terms and conditions:

Comments/recommendations of Appraising Officer :

Recommended for sanction of a VEHICLE LOAN of Rs. 1000000.00 favouring MRS PRITI CHAUDHARY, for NEW- PNB CAR LOAN SCHEME, subject to terms & conditions mentioned above. The loan is proposed to be guaranteed by Sh./Smt./Km, collaterally secured by . The loan shall be repayable in 36 (months) Equated Monthly Instalments (EMIs) of Rs. 31706 commencing w.e.f. 30/04/2024. The applicable rate of interest 8.8 % upfront fee Rs. 0.00 and documentation charges Rs 0,00 which be communicated through a Sanction Letter and acknowledgement may be obtained and kept on record. :

**Recommendation Remarks
CAR LOAN OF RS.10.00LACS**

**Sanctioning Authority Comments
NA**

Appraising Officer Name: PARUL PARUL
 P F no: 5177054
 Designation: OFFICER

Sanctioning Officer Name: SUDEEP KUMAR
 P F no: 5151656
 Designation: BH SCALE -II

(Signature and name of Appraising Officer)

(Signature and name of Sanctioning Authority)