

Cust ID  
R12321078

A/c No.  
029400N400003216



BO: PNB LOAN POINT - RAM - LUCKNOW/STC-1, FIRST  
FLOOR, VIBHUTI KHAND, GOMTI NAGAR, LUCKNOW//226010  
(D. No. 526900) Email ID: bo52690@pnb.co.in

Ref. No: 5269000006701

Date: 14/02/2024

To,  
SRISHTI SINGH

Add.: H.NO. 106, MARUTI PURAM  
MANJULA HOSPITAL, LUCKNOW,  
District : LUCKNOW,  
City : LUCKNOW,  
State : UTTAR PRADESH  
Pincode : 226016

Dear Sir / Madam,

**YOUR APPLICATION FOR NEW- PNB CAR LOAN SCHEME  
LOAN-SANCTION LETTER**

We are pleased to inform that we have sanctioned a NEW- PNB  
CAR LOAN SCHEME Loan of Rs.1200000/- in your(s) favour for  
NEW- PNB CAR LOAN SCHEME(Scheme) othe undermentioned  
terms & conditions.

Sanction Terms and conditions	
Name of the Borrower	KUM.SRISHTI SINGH
Name of the Co-Borrower	Not Applicable
Name of the Guarantor	Not Applicable
Sanctioned Amount	Rs.1200000/-
Purpose	Proposal for sanction of Car loan of Rs. 1200000/- (Including met loan suraksha premium) from BO:- Hajratganj Lucknow (029400).
Type of Interest (Fixed/ Floating)	Floating

*Self-attested*  
*Srishti Singh*

*Srishti Singh*

Rate of Interest*		<p>If linked with RLLR (Floating)</p> <p>Repo Rate*: (6.50%)+ Mark-up** (2.50%) + Business Strategic Premium BSP (0.25%) + Spread (-.45%) = 8.8% p.a. at present.</p> <p>*The Change in Applicable rates will be effective from the next working day as and when RBI amends the Repo Rate.  **Further, Mark-up+ BSP shall be reset after a period of 3 Years from the date of opening of the account or at such intervals as may be permissible under the RBI guidelines/regulations from time to time.</p>
Margin		Margin Offered 372231.00 (Actual contribution by borrower is 23.68%)
Repayment Tenor		84 Months
Number of EMIs		84 Months
Amt. of EMI# Amount		Rs.19185/-
Moratorium / Holiday Period		0 Months
Repayment is to be commenced from		One month after the account opening date / One month after completion of moratorium period
Upfront fee/ Processing fee		Rs.0.00
Documentation Fee		Rs.0.00
Concession in Process/ Upfront/Documentation Charges, if any		NA
Other Charges		NA
Credit Information Report Charges		Rs.236
Security	Primary	Loan will be secured by way of Hypothecation of New car Honda City VX MT Exshowroom pice Rs.1378900/- as per Quotation dated-25.01.2024 of Stallion Honda(MG Autosales Pvt Ltd Lucknow) in the name of Mrs.Srishti Singh.
	Collateral	
	Guarantor	
Credit Insurance Premium		Bank Finance of Rs.0.0/- (Out of

*Srishti Singh*

	total Credit Insurance Premium 0.00/-)
Loan account to be opened at Branch	Lucknow, Hazratganj SOL-ID : 029400

#is subject to change from time to time.

**2. The above sancion is,however,subject to:**

- i) Execution of loan documents as per Bank's format & guidelines;
- ii) The ROI/EMI is subject to change from time to time;
- iii) The Most Important Terms & conditions(attached) are part & parcel of this sanction letter.

3. In case of inconsistency in terms and conditions in Sanction Letter and Loan Agreements, the terms and conditions mentioned in Sanction Letter will prevail.

4. Please convey acceptance of the terms & conditions of the sanction.

**Scheme specific terms and conditions:**

**General terms and conditions:**



A handwritten signature in black ink, appearing to be 'S. Singh', written diagonally across the page.