



CIN: L65190MH2004GO1148838

Sourcing/Branch Sol- 205

Application No. AL00205000045525 / Location: 205-JHANSI

Date: 08-April-2021

To,

CHANDRA SHEKHAR GUPTA  
B 2 JUDGE'S COMPOUND, NEAR HEAD POST OFFICE,  
JHANSI  
UTTAR PRADESH  
284001  
Co-Applicant  
MAMITA GUPTA

Dear Sirs/Madam,

Sub: Auto Loan Facility

We, IDBI Bank Limited (The Bank), refer to your application for Auto Loan Facility and are pleased to advise that the Bank is agreeable to offer you ("Borrower") the said Facility on terms and conditions as Follows ("Auto Loan").

Facility	Auto Loan linked to Repo Linked Lending Rate (RLLR): Suvidha Plus Auto Loan
Purpose	VEHICLE FOR PRIVATE USE
Limit/Sanctioned amount	Not exceeding Rs.1600000.00/- (RUPEES SIXTEEN LAKHS ONLY)
Margin/Borrower's Contribution	15.89 %
Type of Rate of Interest	Floating rate linked to REPO Linked Lending Rate (RLLR). 7.50 % p.a (i.e. RLLR + Risk premium ) or as applicable on the date of disbursement. • The ROI shall be benchmarked with RLLR. • RLLR: REPO Rate + Base spread... i.e. _____ % per annum as on date. • ROI may increase or decrease with any change in Repo rate by RBI from time to time in its Bi-monthly monetary policy and/or pursuant to change in rate of Base Spread and Risk Spread by the Bank. Change in Base Spread shall be made once every 3 years from the date of initial disbursement of loan, during the tenor of the loan.
Rate of Interest	
Periodicity of Interest Application	Monthly reducing basis
Default/Penal Interest Rate	2.00% per month
Tenor	48 Months from the date of first disbursement of the loan. • By Equated Monthly Installments (EMI). • Each EMI is of Rs. 38686.00/- (RUPEES THIRTY-EIGHT THOUSAND SIX HUNDRED EIGHTY-SIX ONLY) • EMI Payable on or before 5 of every month, Starting From 05 - May - 2021
Repayment Norms	
Review of Rate of Interest	RLLR is subject to change as per RBI's REPO RATE and spread from time to time Any change in RLLR will be applied to the loan account w.e.f 10th of every month. • With Any downward revision in ROI, EMI will be kept unchanged and tenure will get reduced. • With any upward revision in ROI, the tenure will be extended maximum up to the terminal date as per the sanctioned repayment schedule. There after, EMI may be revised in line with prevailing ROI and residual tenor.
Default Interest rate	2% per annum on the overdue amount
Processing Fees	Rs. 2500/- + Applicable GST • In case of change in dealer/Vehicle after sanction of Loan additional Rs. 1000/- + applicable GST will be levied. आइडीबीआई बैंक लिमिटेड: 1275, Prem Madan Infinity Civil Lines, Gwalior Road, Jhansi - 284001 (UP)



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आइडीबीआई टॉवर, इन्फिनिटी कॉम्प्लेक्स, कृष्ण परदे, सुबई 400 005, वेबसाइट: www.idbi.com  
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