

To,  
ANJALIKA PRIYADARSHINI  
386/4 magh mela godam tagore town ,  
allahabad ,  
ALLAHABAD ,  
ALLAHABAD ,  
UTTAR PRADESH ,  
India ,  
Pincode : 211002

Date :18/03/2021

Dear Sir / Madam,

**APPLICATION - PERSONAL LOAN PUBLIC-TERM LOAN - SANCTION LETTER**

We are pleased to inform that we have sanctioned a Personal Loan of **Rs.200000.00** in your favour For Personal needs/use on the undernoted terms & conditions.

Sanction Terms			
Sanction Loan Amount	Rs.200000.00		
Rate of Interest	Total Interest Rate : 10.30(RLLR : 4.00 Markup : 2.80 Spread : 3.50) %		
Type of Interest	Floating		
Repayment Tenor	60 months		
Holiday / Moratorium period	NA	Amt. of EMI *	Rs.4279.00
Upfront fee / Processing fee	Rs.2360.00	Documentation Fee	Rs.318.60
Credit Information Report Charges	Rs.64.31		
Security	Primary	NA	
	Collateral	NA	
	Guarantor	SHALINI SHALINI	
Prepayment Penalty	NIL		
Penal Interest, if any	In case of default in repayment of loan/non compliance of terms & conditions the borrower shall be liable to pay penal interest of 2% on the default/irregular amount.		

\* Is subject to change from time to time.

The above sanction is, however, subject to

- Execution of Loan documents as per Banks format & guidelines;
- The ROI/EMI is subject to change from time to time;
- The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.

**Other terms & conditions**

- The sanction shall be valid for six months from the date of sanction. Facilities not availed within the above period should be treated as lapsed.
- The amount of loan sanctioned shall be disbursed through the account in which the salary is being credited or/and through the account whose declaration has been made in the income tax return.
- The disbursement shall be subject to submission of an affidavit declaring details about existing borrowings from Punjab National Bank and other financial institutions that no further loan will be raised either from PNB or any other Bank/ FIs/ NBFCs under the same/similar scheme till full repayment of personal loan from PNB.
- The borrower to execute an irrevocable letter of authority authorizing the employer to remit salary/installment and other amount payable to the Bank. An acknowledgement from the employer to deduct the monthly installment from the salary and remit the same towards adjustment of loan till its liquidation and also confirm/undertake attachment of terminal dues of the borrower shall be obtained prior to disbursement.

Accepted  
18/03/21