

ऋणकर्ता को गंजूरी पत्र

संदर्भ -

Retail-00002447998-LMS

स्थान -

BAIRAMPUR

दिनांक-

01-03-2024

पति,

MR DHEERAJ VERMA  
S O O M PRAKASH VERMA , SITAPUR SRINAGARE  
COLONY KHOOBPUR ,  
SITAPUR , SITAP 261001 ,  
NEAR GK GRAND HOTEL ,  
SITAPUR SRINAGARE COLONY KHOOBPUR , SITAPUR

SITAPUR , SITAPUR  
UTTAR PRADESH - INDIA . 261001

प्रिय महोदय महोदया,

विषय : बड़ौदा ऑटो ऋण - Baroda Car Loan के लिए आपका रु. 12,60,000.00/- का अनुरोध.

आपके आवेदन पत्र दिनांक 29-02-2024 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	: 14,00,000.00/-
अनुरोध की गई सीमा	: रु. 12,60,000.00/-
स्वीकार्य सीमा	: रु. 12,60,000.00/-
बीमा प्रीमियम राशि	: NA
वास्तविक मार्जिन	: 10.00 %
	उपलब्ध ब्याज दर 9.10% वार्षिक है, जो कि अग्रलिखित का योग है
	भारि. बैंक रेपो दर : 6.50 % (वर्तमान में) ,
	मार्क अप : 2.65 % (वर्तमान में) ,
	क्रेडिट स्प्रेड : -0.10% (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

*Dhruv*

*Dhruv*  
24/4/2024

किरी भी संघटक को शामिल करते  
हुए पुनर्निर्धारित करने का अधिकार  
होगा.

:60 महीने  
:0

किसी भी संघटक को शामिल करते  
हुए पुनर्निर्धारित करने का अधिकार  
होगा.

मासिक किस्तों : 60 महीनों से Equated Monthly  
किराया जाना Installment भुगतान

हस्ताक्षर देय : रु. 26,217.00/-

हस्ताक्षर आरंभ : रु. 0.00 -

सेल्सिंग शुल्क : रु. 0.00 /-

संपर्क शुल्क : रु. 0.00 /-

विचलन शुल्क : रु. 0.00 /-

निर्देशन : :

अंतरिम रेटिंग : अंतरिम रेटिंग स्कोर :: 45

अंतरिम रेटिंग ग्रेड : : CL2

सिबिल ब्यूरो स्कोर : सिबिल ब्यूरो स्कोर :

अदेवक का सिबिल व्य : :-1

तो स्कोर : 0

औसत सिबिल स्कोर : 0

प्रदत्त प्रतिभूतियों का विवरण :

प्राथमिक:

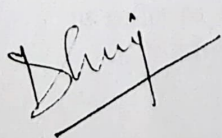
Hypothecation of vehicle SKODA AUTO VOLKSWAGEN GROUP Slavia valued at Rs. 14,00,000.00

कोलेटरल: NA

प्रतिभूति दस्तावेज:

1. उपस्थिति पत्रक
2. कोरा टीटीओ प्रपत्र 31
3. ऋण मूल्यांकन नोट अंतिम
4. घोंदकूनवजयाणा सह वचन पत्र
5. ईसीएस अधिदेवक चवेया
6. एलडीओसी 1 सत्यापन ज्ञापन
7. एलडीओसी 33 सामान्य गारंटी प्रपत्र
8. एलडीओसी 57 तत्काल अदायगी देवक चवेयार्त युक्त किस्त पत्र
9. उत्तर दिनांकित चेकों के लिए वचन पत्र
10. स्वागत पत्र

नियम व शर्तें : :



LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00002447998-LMS

Place: BAIRAMPUR

Date: 01-03-2024

To  
MR. DHEERAJ VERMA  
S/O OM PRAKASH VERMA, SITAPUR SRINAGARE  
COLONY KHOOBPUR,  
SITAPUR, SITAP 261001,  
NEAR GK GRAND HOTEL,  
SITAPUR SRINAGARE COLONY KHOOBPUR, SITAPUR

SITAPUR, SITAPUR  
UTTAR PRADESH - INDIA . 261001

Dear Sir / Madam,

RE: Your request for Baroda Auto Loan - Baroda Car Loan of Rs. 12,60,000.00/-

With reference to your application dated 29-02-2024, 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	: 14,00,000.00/-
LIMIT REQUESTED	: Rs. 12,60,000.00/-
PERMISSIBLE LIMIT	: Rs. 12,60,000.00/-
Insurance Company :	NA
Insurance Scheme:	NA
INSURANCE PREMIUM AMOUNT:	NA
INSURANCE PREMIUM AMOUNT ACTUAL	: NA

*Dhij*

MARGIN :

10.00 %

Applicable Rate of Interest is 9.10% , per annum , which is a sum of RBI Repo Rate : 6.50 % (at present), Mark Up of : 2.65 % (at present),

RATE OF INTEREST

Credit spread of -0.10% (at present) , and Risk Premium of 0.05 % (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

:60months

MORATORIUM

:0

REPAYBLE IN

:60 months by Equated Monthly Installment Payment

EMI

:Rs. 26,217.00/-

COMMENCING FROM

Installment

Commencement

Date(DD/MM /YYYY)

: 10-04-2024

PROCESSING CHARGES

: Rs. 0.00/-

UPFRONT CHARGES

:Rs. 0.00 /-

DEVIATION CHARGES

:Rs. 0.00 /-

DISBURSEMENT :

**RISK RATING**

INTERNAL RATING SCORE : 45

INTERNAL RATING GRADE : CL2

**CIBIL BUREAU SCORES:**

CIBIL BUREAU SCORE OF APPLICANT :-1

AVERAGE CIBIL SCORE :0

**Details of Securities offered:**

Primary:

Hypothecation of vehicle SKODA AUTO VOLKSWAGEN GROUP Slavia valued at Rs. 14,00,000 00 -

Material : NA

## SECURITY DOCUMENTS:

- 1 Attendance Sheet
- 2 Blank FTO form 31
- 3 Credit Appraisal Note Final
- 4 Declaration\_Cum\_Undertaking
- 5 ECS Mandate
- 6 LDOC 1 Attestation Memo
- 7 LDOC 144 C Loan Agreement
- 8 ~~LDOC 33~~ General Form of Guarantee -- ✓
- 9 LDOC 57 Letter of instalment with acceleration clause
- 10 LETTER OF UNDERTAKING for Post Dated Cheques
- 11 Sanction\_Letter
- 12 Welcome Letter

## Terms & Conditions :

### Conditions for Reset of EMI on account of Rate of Interest Revision (If applicable)

#### A. For Floating Rate Loans:

- a) Rate of Interest applicable in the loan is floating in nature. EMI and / or tenor or both will be adjusted for change in benchmark interest rate.
- b) The effect of change in rate of interest will be given according to options given. Customer to give his / her choice within a time period stipulated by the Bank from time to time after change of benchmark interest rate.
- c) Customer will have the following options at the time of reset of interest rate-
  - (i) Enhancement of EMI keeping tenor of loan unchanged.
  - (ii) Elongation of tenor (subject to compliance of scheme guidelines) and keeping EMI at existing level.
  - (iii) Combination of above both options.
  - (iv) to prepay, either in part or in full, at any point during the tenor of the loan along with options available above
- d) In case, option is not given by the customer, the effect will be given as under-
  - (i) As per option given at the time of sanction / option given at the time of immediate preceding rate rise. Else
  - (ii) First period will be increased to the extent possible as per Bank's guidelines. Thereafter, EMI amount will be increased (if required) so that loan is closed within revised period.
- e) Customer will also have option to switch over to fixed rate. Fixed rate will be reset at periodic level as

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*[Signature]*

Bank's guidelines. Charges as applicable at the time of exercising this option are to be borne by the borrower. This option can be exercised maximum -3- times or as decided by the Bank from time to time over the entire loan tenor.

#### 8. For Fixed Rate Loans:

a) Fixed Rate will be reset every -3- years.

b) Borrower can switch in either of the option at any time once in every 3 years. A borrower can switch from fixed to floating or floating to fixed maximum 3 times during entire tenure of the loan (i.e. presently a Floating rate customer can move to fixed rate, then again to floating rate and then to fixed rate. Thereafter no change allowed).

c) Charges as decided by the Bank from time to time will be levied for exercising such option. d) Rate applicable at the time of switching from floating rate to fixed rate will remain fixed for -3- years.

e) Option can be exercised at the time of EMI resetting in case of increase in ROI, within 15 days from the date of change in ROI.

f) Rate applicable at the time of switching from floating rate to fixed rate will remain fixed for -3- years.

g) Under fixed rate regime, ROI will be reset after -3- years based on the then applicable spread thereon.

h) Lock-in-period for fixed rate loan will be -3- years i.e. borrower can switch to floating rate only after expiry of lock-in-period.

i) If customer requests for switchover from fixed to floating, undertaking will be obtained that he / she will not takeover the account to other bank within next 12 months.

In view of above, due to reset of EMI-

a) Loan period of the borrower may increase subject availability of the room for elongation of the period.

b) As a consequence of elongation of loan tenor, GCLI cover obtained, if any, may not be available for extended period.

c) Further, Fixed Rate comes with different stipulation w.r.t. reset of interest rate, charges etc.

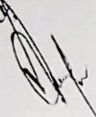
यह सुविधा आपको वार्षिक समीक्षा के अधीन 60 माह की अवधि के लिये प्रदान की गई है. बैंक को पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कमी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत 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 60 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.

अगर आपको उपरोक्त नियम व शर्तों स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे  
संकेतित करें कि आपको इस स्वीकृति के सभी नियम व शर्तों 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  
Yours faithfully



शाखा प्रबंधक  
Branch Manager

स्वीकार किया गया  
Accepted

( MR. DHEERAJ VERMA )  
ऋणकर्ता /Borrower

स्थान Place  
दिनांक Date

