

BO: PNB LOAN POINT - RAM - HALDWANI/KALADHUNGI
ROAD HALDWANI, NAINITALRIPC, PNB MUKHANI, NEAR
MUKHANI CHAURAHA//263139 (D. No. 670600) Email ID:
bo8706@pnb.co.in

Ref. No: 6706000004422

Date: 18/03/2024

To,
PRAJJAWAL AGRAWAL
MR CHAINSUKH AGARWAL
Add.:SO CHAINSUKH AGARWAL
WARD NO 8 MAIN MARKET, TANAKPUR,
District : CHAMPAWAT,
City : TANAKPUR DISTT. CHAMPAWAT,
State : UTTARAKHAND
Pincode : 262524

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.1300000/- in your(s) favour for
NEW- PNB CAR LOAN SCHEME(Scheme) othe undermentioned
terms & conditions.

Sanction Terms and conditions	
Name of the Borrower	MR.PRAJJAWAL AGRAWAL
Name of the Co-Borrower	MR CHAINSUKH AGARWAL
Name of the Guarantor	Not Applicable
Sanctioned Amount	Rs.1300000/-
Purpose	VEHICLE LOAN 13.00 LAKH TO MR PRAJJAWAL AGRAWAL AND MR CJHAINSUKH AGARWAL FOR PURCHASE OF VOLKSWAGEN VIRTUS FROM MAA SHEETLA AUTOWHEELS PRIVATE LIMITED HALDWANI
Type of Interest (Fixed/ Floating)	Floating

Yotam

28/3/24

Charm Ben



Rate of Interest*	If linked with RLLR (Floating) Repo Rate* (6.50%) + Mark-up** (2.50%) + Business Strategic Premium BSP (0.25%) + Spread (0%) = 9.25% p.a. at present. *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.	
Margin	Margin Offered 171882.00 (Actual contribution by borrower is 11.68%)	
Repayment Tenor	78 Months	
Number of EMIs	78 Months	
Amt. of EMI# Amount	Rs.22238/-	
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.1770.00	
Documentation Fee	Rs.0.00	
Concession in Process/ Upfront/Documentation Charges, if any	NA	
Other Charges	NA	
Credit Information Report Charges	Rs.472	
Security	Primary	HYPOTHECATION OF VEHICLE FINANCED
	Collateral	
	Guarantor	
Credit Insurance Premium	Bank Finance of Rs.0.0/- (Out of total Credit Insurance Premium 0.00/-)	
Loan account to be opened at Branch	BANBASA SOL-ID : 965900	

#is subject to change from time to time