

BO: PNB LOAN POINT - RAM - LUCKNOW/STC-1,FIRST FLOOR,VIBHUTI KHAND,GOMTI NAGAR,LUCKNOW//226010 (D. No. 526900) Email ID: bo5269@pnb.co.in

Ref. No: 5269000007345

Date: 12/04/2024

**To,
ANUBHAV JAISWAL**

**Add.:851 KHOYA MANDI
NEAR ARYA SAMAJ MANDIR, RAEBARELI,
District : RAI BARELI,
City : RAEBARELI,
State : UTTAR PRADESH
Pincode : 229001**

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.1204575/- in your(s) favour for NEW- PNB CAR LOAN SCHEME(Scheme) othe undermentioned terms & conditions.

Sanction Terms and conditions	
Name of the Borrower	MR.ANUBHAV JAISWAL
Name of the Co-Borrower	Not Applicable
Name of the Guarantor	Not Applicable
Sanctioned Amount	Rs.1204575/-
Purpose	Proposal for sanction of Car loan of Rs. 1204575/- (Including met loan suraksha premium Rs.4575/-) from BO:- Hajratganj Lucknow (029400).
Type of Interest (Fixed/ Floating)	Floating

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.</p> <p>**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 800688.00 (Actual contribution by borrower is 39.93%)
Repayment Tenor		60 Months
Number of EMIs		60 Months
Amt. of EMI# Amount		Rs.24888/-
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 CRETA SX TECH (IVT) White Exshowroom pice Rs.1744900/- as per Quotation dated- 02.04.2024 of M/S SAS Hyundai(SAS Automobiles Pvt Ltd.) Lucknow in the name of Mr.Anubhav Jaiswal.
	Collateral	
	Guarantor	

Credit Insurance Premium	Bank Finance of Rs.4574.7/- (Out of total Credit Insurance Premium 5083.00/-)
Loan account to be opened at Branch	Lucknow, Hazratganj SOL-ID : 029400

#is subject to change from time to time.

2. The above sanction 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:

