

**Credit Facility:<Product code-Product Name>**

ProcessNote Ref No:- <Application No> Application No: <Application No>

Customer ID:<Customer ID> Date: **<Sanc Date>**

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| S No. | Particulars |  | |
| 1. | **1. Personal Details** |  | |
| **1.1 Name** | <Name of the applicant> | |
| **1.2 Constitution** | Individual | |
| **1.3 Date of birth** | <Borrower DOB DD/MM/YYYY> | |
| **1.4 Age** | <Age of the applicant> | |
| **1.5 Present address** | <Present address to be fetched from CBS> | |
| **1.6 Permanent address** | < **Permanent** address to be fetched from CBS> | |
| **1.7 Contact Details: Mobile**  **Landline** | <Mobile number of customer> | |
| **1.8 Email address** | <Email id of the applicant> | |
| **1.9 Occupation** | <Occupation of the applicant> | |
| **1.10 Whether Existing Customer Or New Customer** | <Existing/New> | |
| **1.11 Net worth as per NF589** | <Net worth of the borrower in figures only> | |
| **1.12 Income Particulars** | <Salaried /Non salaried/Business> | |
| **1.13 Employment/Profession** | < **Employment/Profession** > | |
| **1.14 Income Particulars** | Salaried | |
| Monthly Gross Salary | < Monthly Gross Salary in figures> |
| Monthly Deductions | < Monthly Deductions in figures> |
| Monthly Net Salary | < Monthly Net Salary in figures> |
| Any additional income(if shown in Form-16/ITR) | < Any additional income in figures> |
|  | |
| **1.15 Income proof(Salary certificate/Form -16/Thasildhar Income certificate/IT returns)** | < **Income proof** in words> | |

**Surety <Guarantor name & Address>**

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| 3. | **Purpose Of The Loan** | <Purpose of the loan> |

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| 4. | **Security Details** | |
| 4.1 Type of Vehicle | <Type of vehicle if 2 wheeler/4 wheeler> |
| 4.2 Category | <Category if New/used> |
| 4.3 Make & Model | <Make and Model of vehicle> |
| 4.4 Name of the Dealer / Seller and address | < Name of the Dealer / Seller and address > |
| 4.5 Cost of vehicle | < Cost of vehicle in figures> |
| 4.6 Cost of Accessories | < Cost of Accessories in figures> |
| 4.7 Permisible cost of Accessories | < Permisible cost of Accessories in figures> |
| 4.8 Insurance | < Insurance in figures> |
| 4.9 Road tax | < Road tax in figures > |
| 4.10 Total cost of the vehicle | < Total cost of the vehicle in figures> |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 5. | **Loan assessment/eligibility** |  | | | | | | | | | | | | | | | | | |
| 5.1 Loan Amount Requested | < Loan Amount Requested in fig> | | | | | | | | | | | | | | | | | |
| 5.2 Periodicity of Installments | <Monthly> | | | | | | | | | | | | | | | | | |
| 5.3 Repayment period requested | <Total no of payments in fig> | | | | | | | | | | | | | | | | | |
| 5.4 Rate of Interest (presently MCLR/RLLR) | <ROI of loan in fig> | | | | | | | | | | | | | | | | | |
| 5.5 Age of the the vehicle (In case of second hand four wheeler) | <Age of vehicle if used> | | | | | | | | | | | | | | | | | |
| 5.6 Eligible repayment period | < Eligible repayment period in fig> | | | | | | | | | | | | | | | | | |
| 5.7 Actual repayment period | < Actual repayment period > | | | | | | | | | | | | | | | | | |
|  | 5.8 Ownership of vehicle | < Ownership of vehicle > | | | | | | | | | | | | | | | | | |
| 5.9 Total Cost of Vehicle / Valuation of vehicle in case old four wheeler) | < Total Cost of Vehicle / Valuation of vehicle in case old four wheeler IN FIGURES> | | | | | | | | | | | | | | | | | |
| 5.10 Margin | < Margin amount in figures> | | | | | | | | | | | | | | | | | |
| 5.11 Eligible loan Amount after deduction of margin | < Eligible loan Amount after deduction of margin in figures> | | | | | | | | | | | | | | | | | |
| 5.12 Eligible loan amount based on cost of the vehicle and age of vehicle(Second hand four  wheeler) (90%/85%/80%/75%) | < Eligible loan amount based on cost of the vehicle and age of vehicle(Second hand four  wheeler) (90%/85%/80%/75%) in figures> | | | | | | | | | | | | | | | | | |
| 5.13 Eligible loan amount based on Income particulars | < Eligible loan amount based on Income particulars in fig> | | | | | | | | | | | | | | | | | |
| 5.14 Eligible loan amount (least from the above) | < Eligible loan amount (least from the above > | | | | | | | | | | | | | | | | | |
| 5.15 NTH Amount(After Proposed EMI) | < NTH Amount(After Proposed EMI) in fig> | | | | | | | | | | | | | | | | | |
| 5.16 Processing charges | <Processing charges based on policy in fig> | | | | | | | | | | | | | | | | | |
| 5.17 Documentation charge | <Documentation charges based on policy in fig> | | | | | | | | | | | | | | | | | |
| **6.** | **CIC Score - <Name of the applicant>-Applicant** | CIC Name | | | | CIC Score | | | CIC GRADE | | | | | CIC DESCRIPTION | | | | | |
| **TransUnion CIBIL** | | | | <CIC score> | | | <CIC GRADE > | | | | | <LOW RISK/MODERATE RISK/HIGH RISK> | | | | | |
| **CRIF Highmark** | | | |  | | |  | | | | |  | | | | | |
| **EQUIFAX** | | | |  | | |  | | | | |  | | | | | |
| **EXPERIAN** | | | |  | | |  | | | | |  | | | | | |
| 7. | **KYC Details** | **Applicant Name** | | | **PAN**  **Number** | | **Aadhaar Number** | | | | **Ration Card**  **Number** | | **Passport Number** | | | **Driving Licence** | | | **Voter Id** |
| <Name of the applicant>  (Applicant) | | | <PAN no of the applicant> | | <AAdhaar no of the applicant> | | | |  | |  | | |  | | |  |
| 8 | **Details of Account** | **Applicant Type** | **Bank Name/Branch Name** | | | | | **No. of Years Account Held** | | | **Type of Account** | | **Account Number** | | | | **Account Balance (Rs)** | | |
| 9. | **Details of Liabilities** | **Applicant Type** | | **Institution** | **Liability Type** | | | **Account No.** | | **Existing Limit** | | **Loan Amount** | | | **Rate of Interest** | | | **Balance** | |
| 10. | **Recommendations** |  | | | | | | | | | | | | | | | | | |
| Facility | <Product code and product name> | | | | | | | | | | | | | | | | | |
| Amount | <Loan sanctioned amount in fig> | | | | | | | | | | | | | | | | | |
| Rate of interest | <ROI > | | | | | | | | | | | | | | | | | |
| Type of interest | <FIXED/FLOATING> | | | | | | | | | | | | | | | | | |
| Repayment period | < Repayment period > | | | | | | | | | | | | | | | | | |
| Repayment holiday period | 0 (in months) | | | | | | | | | | | | | | | | | |
| EMI | <EMI amount in figures> | | | | | | | | | | | | | | | | | |
| Security | < Security in words> | | | | | | | | | | | | | | | | | |
| Release | AMOUNT TO BE RELEASED TO THE DEALER ALONG WITH THE MARGIN MONEY | | | | | | | | | | | | | | | | | |
| Other terms and conditions | For Borrower: < sanction Terms& Conditions from master only> | | | | | | | | | | | | | | | | | |
| 1. This sanction does not vest in you right to claim damages against the Bank or its officials for whatsoever reason. 2. EMI shall stand revised with the changed rate of Interest. 3. Original RC Book/Smart Card to be produced for verification by Bank's officials. 4. The vehicle to be purchased is to be registered in the name of the applicant. 5. It is the policy of the Bank to mandatorily report to Credit Information Company (CIC) all cases of delay in payment of dues/instalments. Thus, any delay in payment of dues/instalments will lead to   adverse remark which will impact the credit score, which in turn, can affect your ability to raise loans on beneficial terms in future. As such, you are advised to strictly comply with the repayment schedule.   1. ECS mandate will be obtained in locations where facility of ECS/RECS (Debit) is operational. Few CTS enabled cheques to be given for usage whenever ECS mandate are returned. 2. Genuineness of Quotation / Invoice to be ensured by verifying the GST number in GST Website. 3. Other Sanction Terms (Loan Specific/Specific to Local Laws): 4. Loan will be disbursed at our HMLC/AHLC/Branch after execution of loan   documents.   1. Processing Charges: 4 Wheeler: 0.25% of loan amount Min. Rs. 1,000/- Max. Rs. 5,000/-,2- Wheeler: 0.25% of Loan Amount Min. Rs. 250/- & Max. Rs 1,000/-. Processing Charges are to be paid at the time of applying for the loan itself and these are refundable only if loan is not sanctioned by Bank. 2. Inspection Charges to be paid: Rs. Per visit + GST. 3. Penal Interest: 2% on the overdue amount. 4. Vetting Charges to be paid for verification of due diligence: Max. Rs. + GST 5. Pre-payment penalty: 2% pre-payment penalty on Take over liability to other Banks/Financial Institutions for other than individuals. 6. CIBIL/Other CIR Charges to be paid: Individual - @ 50/- per report + GST, Other than Individual- Rs.500/- + GST. 7. In case if any Concessions are extended in ROI/Charges to be recovered for the last one year before closure in case of takeover of the account by other Banks/FI | | | | | | | | | | | | | | | | | |
| For Branch: | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |

# Recommending officer comments:

<Comments of Recomm. Officer>

RECOMMENDED FOR THE VL OF <Sanc Loan amount>

Name : <Name of Maker at branch>

Designation : Desig of Recom Officer> No. : <Staff NO>

Date: **<Sanc Date>**

# Placed before the sanctioning authority:

**Sanctioning authority:<Sanc Auth Desig>**

SANCTIONED AN AMOUNT OF <Sanc Amount in Rs> AT <RoI> TENABLE FOR <No of Months> EMIs

Name : <Sanc Auth/Checker Name>

Designation : <Checker desig> No. : <Sanc Auth staff no>

Date: **<Sanc Date>**