

# Congratulations!

## Your In-principle approval Letter

Application No. CW-ACL-10179-668921

To , **AMRESH KUMAR**

Approved on : 01-11-2019

We are pleased to inform that you have received an in-principle approval for Auto loan of Rs.4,25,000/- This will be subject to satisfactory submission of various documents etc. by you and satisfactory Due Diligence by the Bank that would include clear and marketable title over the property, other Reports and other norms governing the Bank Product.

Product	Auto Loan Baroda Auto Loan - Four Wheeler
Loan amount	Rs 4,25,000
Interest rate	8.6 %
Loan Tenure	7 years
EMI	Rs 6,752
Processing Fees	0.5 % (Min Rs.2,500 Max Rs.10,000)

### Bank Branch Details

Branch Name	LUCKNOW,JOPLING ROAD
Branch Code	JOPLIN
IFSC Code	BARB0JOPLIN
Contact No.	-
Address	1-JOPLING ROAD, LUCKNOW, UP Lucknow Uttar Pradesh 226001

**Special Conditions:**

- I Creation of valid (equitable) mortgage over the vehicle wherever applicable.
- II Verification of original documents in respect of proof of identity / residence/ income and vehicle.

**Note:**

- You will again get an option after 7 days to rematch your application (at no extra cost), if selected bank has not sanctioned your proposal within time line mentioned.
- \*Applicant will also be liable to bear the actual expenses pertaining to Stamp duty, Registration Charges, Government & Other charges and taxes as and when applicable. In addition to this, Legal fee, Valuation fee, and other actual costs pertaining to the processing of loan may be borne by the applicant.

**Indicative list of documents****PART - A: Common Documents**

1. 2 Latest Passport size photographs
2. Proof of identity (Photocopies of PAN / Passport / Driver's License, Voter ID card / Aadhar Card)
3. Proof of Residence (Photocopies of recent Telephone Bills / Electricity Bill / Property tax receipt / Passport / Voters ID card)
4. New Vehicle: Proforma invoice (Quotation) issued by authorized dealer of the Vehicle company mentioning all taxes separately.
5. Old Vehicle: Valuation of vehicle to be undertaken from approved valuer.
6. Certificate of compliance of Terms and Conditions.

**PART – B : For Salaried Customers**

1. Latest 6-month salary slip showing all deductions
2. Latest Form-16 from the employer
3. Copy of identity card issued by the employer
4. Irrevocable Letter of Authority addressed to disbursing authority
5. Irrevocable Letter of Authority from the person authorized to disbursed Salary and allowances

**PART – C : For Businessmen and Professionals**

1. Audited Balance sheet, P&L statement for 2 years, Shop & establishment act certificate/ GSTN certificate/SSI registration certificate/copy of partnership.

**The document requirements mentioned above are indicative and Bank reserves the right to call upon additional documents at its discretion based on credit, risk, compliance, loan and other applicable policies/guidelines of the Bank.**

**Disclaimer:**

The in-principle approval for the loan is subject to the accuracy and correctness of information and data provided by you, its successful verification and satisfactory completion of comprehensive due diligence as per Banks standards and regulations. This letter shall stand unilaterally revoked and cancelled by us and shall be absolutely null and void, if any discrepancies are found in the information and data you have provided based on which the said loan is in -principally approved by the Bank. Please note that availability of Loan/ Finance shall be at the sole discretion of the Bank. The Bank reserves the right to approve /reject any loan application without assigning any reason whatsoever.

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