

# Congratulations!

## Your In-principle approval Letter

Application No. CW-APL-11515-561808

To , **NILESHKUMAR SHAH**

Approved on : 19-09-2019

We are pleased to inform that you have received an in-principle approval for a Personal loan of Rs.3,00,000/- This will be subject to satisfactory submission of various documents etc. by you and satisfactory Due Diligence and other Reports as per requirements of the Bank.

Product	Personal Loan PSB PERSONAL LOAN
Loan amount	Rs 3,00,000
Interest rate	13.75 %* *
Loan Tenure	5 years
EMI	Rs 6,942
Processing Fees	1.0 % % (Min Rs.500 Max Rs.5,000)

### Bank Branch Details

Branch Name	BARODA
Branch Code	0
IFSC Code	PSIB0000357
Contact No.	-
Address	SHOP NO. A-II/I, ASHWAMEGH-III, AKOTA MUJMAHUDA ROAD, Vadodara Gujarat 399001

The Bank or our Due diligence agency representative will contact you soon for further proceedings. Now all you need to do is to keep the below mentioned documents ready in original along with a copy of this letter for swift proceedings and processing. These documents/papers/enclosures (copies and originals) will be required for appraisal and processing of loan.

## NOTE

- \*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.
- You will again get an option after 15 days to rematch your application (at no extra cost), if selected bank has not sanctioned your proposal within time line mentioned.

## Indicative list of 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. Latest 6 month salary slip showing all deductions
5. Latest Form-16 from the employer
6. Copy of identity card issued by the employer
7. Irrevocable Letter of Authority addressed to disbursing authority
8. Irrevocable Letter of Authority from the person authorized to disbursed Salary and allowances

**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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