



Congratulations!

Your In-principle approval Letter

Application No. CW-APL-11860-622287

To, **DEEPAK KUMAR**

Approved on: 30-09-2019 19:04:19

We are pleased to inform that you have received an in-principle approval for a Personal loan of Rs.2,92,000/- 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 PERSONAL LOAN SCHEME FOR PUBLIC
Loan amount	Rs 2,92,000
Interest rate	11.85 %* *
Loan Tenure	5 years
EMI	Rs 6,473
Processing Fees	1.8 % % (Min Rs.0 Max Rs.27,000)

Bank Branch Details

Branch Name	STATION ROAD MORADABAD
Branch Code	034700
IFSC Code	punb0034700
Contact No.	-
Address	PNB STATION ROAD MORADABAD Moradabad Uttar Pradesh 244001

Page:1

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
- 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
- Latest Form-16 from the employer
- 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.

PSBLOANSIN59MINUTES merely acts as an online platform for availing Loan from the Bank & does not make any loan offer or does not guarantee any loan on its own behalf as well as on the behalf of the Bank. There will be no liability of the platform with respect to the Products rolled out by any Bank on the Platform.

Display of any trademarks, tradenames, logos and other subject matters of intellectual property belong to their respective intellectual property owners. Display of such IP along with the related products information does not imply the Platform's partnership with the owner of the Intellectual Property or issuer of such products.

