



psbloansin **59** minutes

Congratulations

In-principle Loan Approval.

CW-APL-10354-6430

08-02-2019

To Customer Name,

We are pleased to inform that we are agreeable in-principle to provide a loan of Rs. 660,000 /- to you, subject to satisfactory submission of various documents etc. by you and satisfactory Due Diligence and other Reports as per requirements of the Bank.

Product
Loan Amount
Interest rate
Loan Tenure
EMI Rs.
Processing Fees

Personal Loan - Personal Loan
Rs.660,000
8
4 years
16,113
1.25 %

Branch Details

Branch Name : Corporate Office Mumbai
Branch Code : Corporate Office Mumbai
IFSC Code : -

Address : Corporate Office, Mumbai Mumbai
Maharashtra 400051
Contact Number : -

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:

- The Banker will have the option to request shifting of existing facilities / limits to their Bank OR ask for pari passu charges.
- In Case of Limits approved for below Rs. 10 Lacs, Bank shall consider total limit of borrower to be considered & taken up, thereby making the total limit of Bank be minimum INR 10 Lacs.
- *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, CGTMSE premium and other actual costs pertaining to the processing of loan will be borne by the applicant.

Indicative List of Documents:

- i. 2 Latest Passport size photographs
- ii. Proof of identity (Photocopies of PAN/Passport/Driver's License, Voter ID card/ Aadhar Card)
- iii. Proof of Residence (Photocopies of recent Telephone Bills/Electricity Bill/Property tax receipt/ Passport/ Voters ID card)
- iv. Latest 6 month salary slip showing all deductions
- v. Latest Form-16 from the employer
- vi. Copy of identity card issued by the employer
- vii. Irrevocable Letter of Authority addressed to disbursing authority
- viii. Irrevocable Letter of Authority from the person authorized to disburse 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 loan is subject to correctness of information provided by you, its successful verification and satisfactory completion of detailed due diligence as per Bank norms and requirements. This letter shall stand unilaterally revoked and cancelled by us and shall be absolutely null and void, if there are any material changes in the information 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 sole discretion of the Bank.

PSBLOANSIN59MINUTES merely acts as online Platform for availing Loan from Bank and does not guarantee any loan on itself as well as on 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.