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Congratulations

In-principle Loan Approval.

CW-AWC-73576-475317

11-07-2019

To MANGAL ENTERPRISES,

We are pleased to inform that we are agreeable in-principle to provide a loan of Rs.1,500,000/- 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 | Working Capital - WC 3 Year ITR - Non CGTMSE |
| Existing Limit (a) | Rs.0 |
| Additional Limit (b) | Rs.1,500,000 |
| Total Limit (a+b) | Rs.1,500,000 |
| Interest rate | 14.15 % |
| Loan Tenure | Renewable Annually |

EMI Rs.

NA

Processing Fees

0.35 %

Branch Details**Branch Name** : MEERUT,DELHI ROAD**Branch Code** : MERDEL**IFSC Code** : BARB0MERDEL**Address** : VIKASH PLAZA,SRI RAM
,PALACS,NR.NAVEEN MANDI Meerut Uttar
Pradesh 250001**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. Annual Report (Latest 3 Years) (Audited if applicable)
- ii. ITR (Latest 3 Years)
- iii. Bank Statement Copy (Last 6 Months)
- iv. Sanction Letter Copy (If Any, previous loans availed from any bank)
- v. Provisional /estimated /Projected Financials for current /future years
- vi. Net Worth Statements of Directors /Partners /Proprietor
- vii. Financials (Balance sheet and Profit & Loss statements) of the unit /Holding /Subsidiary /Associate (If Applicable)
- viii. Sales tax/Income Tax Assessment orders for the last three years, for the unit as well as Proprietor /Partners /Promoters /Directors as applicable
- ix. Memorandum of Association and Article of Association (If Applicable)
- x. Certificate of Incorporation (If Applicable)

- xi. Copy of PAN Card
- xii. PAN card of all the promoters/Directors/Partners/Proprietor
- xiii. Residence Address Proof of all Directors/Partners/Proprietor
- xiv. Colour photographs of all Directors/Partners/Proprietor
- xv. Copy of Udyog Aadhar Number (registered on udyogaadhar.gov.in)
- xvi. MSME Registration Number & Certificate

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.

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