

The Bank representative will contact you soon for further proceedings. **Now all you need to do is to keep the attached list of 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:**

- 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.
- 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.

The document requirements attached herewith 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:**

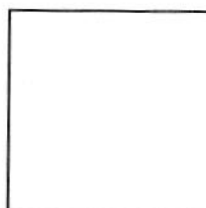
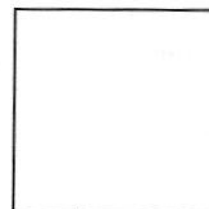
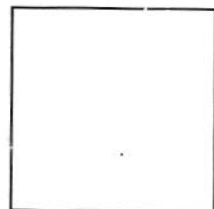
The in-principle approval for the loan is subject to the accuracy and correctness of information and data provided by you, its successful verification and satisfactory completion of comprehensive due diligence as per Banks standards and regulations. This letter shall stand unilaterally revoked and cancelled 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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**From:** [no-reply@psbloansin59minutes.com](mailto:no-reply@psbloansin59minutes.com) [mailto:[no-reply@psbloansin59minutes.com](mailto:no-reply@psbloansin59minutes.com)]  
**Sent:** 29/10/2019 07:54 PM  
**To:** [utsav.gupta@spinoff.in](mailto:utsav.gupta@spinoff.in)  
**Cc:** [vb7524@VIJAYABANK.CO.IN](mailto:vb7524@VIJAYABANK.CO.IN)  
**Subject:** In-Principle Approval Letter Business Loan



**CW-AWC-88821-  
664993**

**29-10-2019**

To UV GROUP,

We are pleased to inform that you have received an in-principle approval for Working Capital loan of Rs. 50,00,000/-. 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**

**Working Capital WC 3 Year ITR -  
CGTMSE**

**Existing Limit (a)**

**Rs.0**

**Additional Limit (b)**

**Rs.50,00,000**

**Total Limit (a+b)**

**Rs.50,00,000**

**Interest rate (Floating)**

**11.5 %**

**Loan Tenure**

**Renewable Annually**

**Processing Fees**

**0.35 %**

**Branch Details**

**Branch Name :** Mohali  
**Branch Code :** VJSASN  
**IFSC Code :** -

**Address :** SCF-54,PHASE 9SAS  
NAGARMOHALI, RUPNAGAR DIST Mohali  
Punjab 160062  
**Contact Number :** -