



Certificate No: Sanction/062420/2026-27/eOTS23072614324873

Date: 23-07-2026

To,
NEW CHANDRA SERVICE CENTRE & CAR REPAIRING
VILL PO SARISHA 246 MORE DIAMOND HARBOUR|PROP. AVIJIT CH CHANDRA SOUTH 24 PGS||DIAMOND
HARBOUR , WB|WEST BENGAL|743368

Reg: Sanction Letter - e-OTS in NPA Account 0624308313469

With reference to your online request dated 23-07-2026 and subsequent amount of Rs. 35696.0 deposited in this regard, we are pleased to inform that Bank has approved OTS in NPA Account(s) 0624308313469 for Rs 35696.0 under e-OTS Process on the following terms and conditions:

1. Balance OTS amount of Rs. 0.0 shall be paid within three (3) months from the date of approval, else simple interest @ MCLR for one year (applicable on the date of sanction) plus 1% on reducing balance basis will be charged where OTS amount is paid beyond 90 days, effective from the date of this sanction. No extension shall be allowed beyond 180 days from the date of this sanction.
2. Amount of Rs. 35696.0 already deposited till the time of conveying this approval will be appropriated in the NPA account and shall not be refunded in any case.
3. Post Dated Cheque or ECS mandate; whichever is applicable for the balance OTS amount coinciding with final repayment date for the remaining OTS amount shall be deposited in your home branch, in the Branch (where Loan account is maintained) and Bank reserve the right to use this post-dated cheque for payment of balance OTS amount in case of failure of OTS due to non-deposit of balance OTS Amount.
4. In Suit filed cases wherein matter is pending before DRT/Court/Tribunals, No Dues certificate shall be issued only after filing of consent decree. Consent decree shall be filed immediately after receipt of this sanction letter.
5. Bank reserves the right to recover Requisite Charges (applicable if any) for accounts which have been referred for Revenue Recovery actions under State Recovery Laws separately from the OTS amount for onward remittance to State Authorities.
6. Charge on security/title deeds mortgaged in a particular account shall be released only after receipt of entire amount of OTS, however if the same security is mortgaged in other accounts also then charge will be released only after approval from competent authority provided all the related accounts are closed/settled.
7. Final No dues certificate will be issued to the borrower only on receipt of entire OTS amount along with applicable interest.
8. OTS is being considered by the bank as a commercial decision and shall have no bearing whatsoever on the ongoing criminal case/investigation, if any, being carried out by the CBI/Police and the same shall proceed as per law.

9. Default in payment of any installment/OTS Amount shall render the OTS as failed and all reliefs and concessions shall stand withdrawn immediately and bank will be entitled to recover the entire dues after adjusting the OTS Amount, if any, received.

10. Bank reserves "Right of Recompense" if terms offered to other lenders (if any) are better than the OTS approved by PNB.

11. Bank reserves the right to continue legal/recovery actions as per law from the stage at which they are at present in case of failure of OTS without any further notice to the borrower.

12. In case the Bank has filed a suit against the borrower, consent decree has to be obtained from the court where suit is pending for adjudication.

13. Any case filed by the borrower/guarantor/co-borrower/any other affected party against the bank or bank officials shall be withdrawn immediately.

14. In the event of non-compliance of any of the terms and conditions of the sanction, OTS stands terminated without any further notice to the borrower.

Notwithstanding anything contained herein above, Sanction letter which is issued as per Terms and Conditions of OTS applied and accepted by the borrower; Bank/Bank Officials will not be held responsible to the borrower or anyone; outside the purview of OTS.

(This is a System Generated Sanction Letter, does not require any signature)