

2018.11

Service Times: 09:30 AM to 03:30 PM (Working Days)
Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable to all Bank's deposits, such as savings
current, fixed, recurring etc up to maximum amount **BANK SEAMLESSLY** principal & interest both.
(For exceptions and details please refer www.dicgc.org.in)
THROUGH

ALTERNATE CHANNELS - 24x7



Phone Banking (24x7): Access your account through
our IVR, place service requests, provide
feedback or lodge complaints. Talk to Phone
Banking Associates at **1800 103 5577**,
1800 209 5577 or **1800 233 5577**



ATM (24x7): Withdraw cash, check balance,
update mobile number, request chequebook and
more. To locate ATM, SMS "ATM (PIN CODE)"
to **5676782**



Mobile Banking (24x7): To download, visit
Google Play Store or Apple App Store or SMS
MBANK to **5676782**



SMS Banking (24x7): Retrieve Balance and
Transactions via SMS. For keywords, SMS "HELP"
to **5676782**

Save these numbers now to transact with ease!

AXIS BANK LTD

Account Type : Savings Account
Account Number : 91401003549468
Customer Id : 833100528
Customer Name : SWATI SINGH
Joint Holder 1 :
Joint Holder 2 :
A/c Open Date : 08-07-2014
Address : H NO 33 KAVERI ENGDEV PHASE-1 KISHANPUR
(ANSHIK) THANA QUARSI TEH KOIL ALIGARH
NEAR TEMPIE
ALIGARH - 202001

Branch Code : 310
Branch Name : ALIGARH [UP]
Branch Address : OMJI COMPLEX, RAMCHAT ROAD,
MIRANJAN PURI, ALIGARH
ALIGARH - 202001

Mob No : +91(1800)6469316
Res Tel No :
Nomination : Registered
Nomination Name : PRADEEP KUMAR

Tel No (Branch) : 0571-2742374
Swift Code : AXISINBR310
MICR Code : 202211002
IFSC Code : 07180000310
PPQ Number : 18604195555/18605005555
Phone Banking



A

Axis Bank

2019-2020



50

L.N. No.	Date	Particulars	Chq. No.	Withdrawals	Deposits	Balance	Initials
1	05-01-2020	POS SWADESHI.. /ALIGARH/050120		11000.00		2118.48 Cr	
2	08-01-2020	VISA MERCH Refund/01-JAN-20/A			12.38	2130.86 Cr	
3	08-01-2020	POS RELIANCE ./MATHURA/080120		698.00		1432.86 Cr	
4	11-01-2020	POS DIGGIN/NEW DELHI/110120/0		1250.00		0182.86 Cr	
5	11-01-2020	GST @18% on Charge		2.70		0180.16 Cr	
6	11-01-2020	Consolidated Charges for A/c		15.00		0165.16 Cr	
7	12-01-2020	POS Shanjan hospitali/DELHI/1		313.00		4852.16 Cr	
8	12-01-2020	POS LIFE STYLE INTERN/DWARAKA		1656.40		0195.76 Cr	
9	16-01-2020	ATM CASH/YBL CIVIL LINES2/MAT		6000.00		2195.76 Cr	
10	17-01-2020	POS RAJSHREE ENTERPRI/MATHURA		2000.00		0195.76 Cr	
11	19-01-2020	POS RELIANCE ./ALIGARH/190120		3112.04		27083.72 Cr	
12	24-01-2020	POS SHRI GANPATI AUTO/MATHURA		1500.00		25583.72 Cr	
13	27-01-2020	TIPS /SCG/MCC/24.01.20/SHR GA		7.08		25576.64 Cr	
14	07-02-2020	POS SHRI GANPATI AUTO/MATHURA		2000.00		23576.64 Cr	
15	10-02-2020	TIPS /SCG/MCC/07.02.20/SHR GA		9.44		23567.20 Cr	
<hr/>							
16	17-02-2020	ECOM PUR/Faballey/Noida/16022		1500.00		22067.20 Cr	
17	17-02-2020	ECOM PUR/Flipkart Inte/Bangal		794.00		21273.20 Cr	
18	24-02-2020	NEFT/ALLAH20055807043/Mr. DR.			20000.00	41273.20 Cr	
19	02-03-2020	POS PF*ShriGanpatiAut/Mathura		2000.00		39273.20 Cr	
20	04-03-2020	VISA MERCH Refund/02-MAR-20/S			15.00	39288.20 Cr	
21	20-03-2020	POS SHREE OM FILLING/MATHURA/		2480.00		36808.20 Cr	
22	21-03-2020	ATM CASH/SBI ATM AT MATHURA/M		5000.00		31808.20 Cr	
23	23-03-2020	VISA MERCH Refund/20-MAR-20/S			18.60	31826.80 Cr	
24	24-03-2020	ATM CASH-AXIS/TPCN183702/2495		10000.00		21826.80 Cr	
25	31-03-2020	8:1st.Pd:01-01- :INT			283.00	22109.80 Cr	
26	11-04-2020	GST @18% on Charge		2.70		22107.10 Cr	
27	11-04-2020	Consolidated Charges for A/c		15.00		22092.10 Cr	
28	01-06-2020	POS PF*NSW*INSTAKART/Mathura/		847.00		21245.10 Cr	
29	11-06-2020	Dr Card Charges ANNUAL 4173XX		177.00		21068.10 Cr	
30	29-06-2020	ATM CASH-AXIS/CWCW31021/3252/		10000.00		11068.10 Cr	

a/c = Account/खाता
 adj = Adjustment/संशोधन
 Amt = Amount/राशि
 Ar = Arrear/संचयित
 bal = Balance/शेष
 Capn = Capitalisation/पधन
 Chg/ch = Charge/शुल्क
 Chq = Cheque/चेक
 CIF = Customer Information File/ग्राहक सूची
 Clos = Closure/समाप्ति
 Coll = Collection/संग्रह
 Commu = Commission/सिद्धि
 COR/CORR = Correction/संशोधन
 CR = Credit/क्रेडिट
 Csh = Cash/कैश
 dep = Deposit/व्यय
 Dr = Draft/ड्राफ्ट
 dish/dsh = Dishonor/सिद्धि
 Dr = Debt/देब्ट
 DOB = Date of Birth/जन्म तिथि
 eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर
 Inop = Insurance/बीमा
 Int / In = Interest/ब्याज
 Ion/loan = Loan/लोन
 min = Minimum/न्यूनतम
 os = Outstanding/संचयित
 P&T = Postal Charges/पोस्ट शुल्क

Pos = Point of Sale/बिक्री बिंदु
 Pr = Principal/मूल
 proc = Processing Charge/प्रसंशोधन शुल्क
 rd = Recurring Deposit/संचयित राशि
 ret/rtn = Return/सिद्धि
 Rnd = Round off/सिद्धि
 sb = Savings Bank/संचयित बैंक
 SC = Short Credit/संक्षिप्त क्रेडिट
 SI/So/SORD = Standing Instruction/संचयित सूचना
 S/D/W/H/o = Son/Daughter/Wife/Husband of/पुत्र/पुत्री/पत्नी/पति
 tr/tr/txfer = Transfer/संचयित
 txn = Transaction/संचयित
 Wd = Withdrawal/संचयित
 *MOD bal = Total balance (SB-linked MOD a/c)/संचयित राशि (संचयित बैंक से संचयित राशि)



REGULAR SAVINGS BANK ACCOUNT
 CIF No : 58270574598
 Account No : 582709492343
 Customer Name: SHANTI SINGH

1/0/W/H/o: Dr PRADEEP NIGAM
 Address: H. NO. 33 KAVIYA ENCLAVE PHASE - 1

RAHGHAT ROAD AMBIKAR
 Phone :
 Email :
 D.O.B. (If Minor):
 MYP : SINGLE
 Nom. Reg. No. :

NATURBA CANTT.
 CIVIL LINES,

Phone: 2404094
 Email: SBI_0571_00301_TD.IN
 Branch Code: 5716
 Date of Issue: 06/07/2020
 06/07/2020 59224/1 5716
 JESD: 58JND0005716
 MICR: 28100/009
 CONNECTION



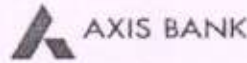
6/7/2020



SBI

18-20

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
09.03.20	UPI/BA/00011567065/billdesk/ICIC/billde 09745162097		70.00		170660.04Cr
	AT 05116 MATHURA CANTT.				
11.03.20	UPI/BA/00011567065/HR KHUSH/ALLA/khushp 09745162097		7899.00		162871.04Cr
	AT 05116 MATHURA CANTT.				
16.03.20	NET MATHURA 065555104 KBISSKOUPEP MATHURA MESSARY			1510.00	164381.04Cr
17.03.20	SBI/BA/00011567065/CSF CANTIN 11/03/2020-02435720862		6316.00		158065.04Cr
19.03.20	UPI/BA/00011567065/EURONETG/ICIC/eurone 09745162097		49.00		158016.04Cr
	AT 05116 MATHURA CANTT.				
24.03.20	ATM CASH 00012 SHARADAYANTI NAGAN AL		10000.00		148016.04Cr
25.03.20	INTEREST CREDIT				149111.04Cr
04.04.20	NET MATHURA 065555104 KBISSKOUPEP MATHURA MESSARY			1095.00 64901.00	219092.04Cr
05.04.20	DHICI DR TRANSFER TO Ms. SWATI SINGH		30000.00		189092.04Cr
05.04.20	UPI/BA/00011567065/HR KHUSH/ALLA/khushp 09745162097		4639.00		184453.04Cr
	AT 05116 MATHURA CANTT.				
10.04.20	UPI/BA/01011321255/CDNA Tec/SBIN/nuclei 097914167095		50.00		184403.04Cr
	AT 05116 MATHURA CANTT.				
23.04.20	UPI/BA/01011321255/CDNA Tec/SBIN/nuclei 097914167095		49.00		184354.04Cr
	AT 05116 MATHURA CANTT.				



SWATI SINGH
 Dom Holder :-
 H NO 33 KAVERI ENCLAV PHASE-I KIDHANPUR
 (ANSHIK) THANA QUARD THE KOS, ALGARH
 NEAR TEMPLE
 ALGARH
 (TTAR PRADUSH
 312001

Customer No: 887100528
 Scheme: SAVINGS EASYACCESS
 Currency: INR

Statement of Account No (914010025549468 for the period (From : 31-03-2019 To : 31-03-2019)

Trans Date	Chq No	Particulars	Debit	Credit	Balance	Int. Br
		OPENING BALANCE			42311.69	
31-03-2019		914010025549468 for P&H-01-2019 to 31-03-2019		365.00	42676.69	310
		TRANSACTION TOTAL	00	365.00		
		CLOSING BALANCE			42676.69	

Unless the customer notifies the bank immediately of any discrepancy found by him/her in this statement of Account, it will be taken that the said has read the account correct.
 The closing balance as shown displayed includes not only the credit balance and its interest limit, but also loans which are under clearing. It includes the amount applied as int. if any. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch.
 We would like to intimate that, as a policy, Axis Bank does not ask you to put a validation or validation of your Customer password/sign id and debit card number through email OR phone call. Further we would like to intimate that Axis Bank shall not be liable for any losses arising from you sharing/discharging of your login id, password and debit card number to anyone. Please do operate by downloading all such important documents, if received by you, to customer service@axisbank.com.
 REGISTERED OFFICE: AXIS BANK LTD, TRANSIT, Opp. Samudra Tower, Near Law Garden, Bhubaneswar - 751006. This is a system generated output and requires no signature.

- Legend:**
- ICONS - Transaction through Internet Banking
 - VMT (VTN) - Visa Money Transfer through Internet Banking
 - AUTOSAVEP - Transfer as fixed deposit
 - REV SWEEP - Surrender Cash/Fixed Deposit
 - SWE OF TRD - Transfer from Linked Fixed Deposit / Account
 - VMT - Visa Money Transfer through ATM
 - C/SWBK - Cash Withdrawal through AT/B
 - PIR - PIS purchase
 - TR-BCV - Exchange on issue of debit card or pre-paid card for the purchase of hotel tax
 - RATE DIFF - Difference in rate on issue of card internationally
 - CSG - Charge Casting Transaction
 - NEC - credit transaction through EDC Machine
 - SETU - Successful electronic fund transfer from Axis Bank
 - Int Ad - Interest paid to customer
 - Int Coll - Interest collected from the customer

*** End of Statement ***

2018

STATEMENT OF ACCOUNT

SWATI SINGH
H. NO. 33 KAVERI ENCLAVE PHASE- 1
RAMGHAT ROAD ALIGARH
202001

STATE BANK OF INDIA
MATHURA CANTT,
CIVIL LINES,
DIST: MATHURA,
Branch Code : 5716
Branch Phone : 2404094
IFSC: SBIN0005716
MICR: 281002009
Account No. : 33209692343
Product : REGULAR SB CHQ-INDIVIDUALS
Currency : INR

Date : 17/02/2020

Time : 16:05:54

Cleared Balance :

1,49,380.04Cr

E-mail :

+MOD Bal:

0.00

Uncleared Amount :

0.00

Limit :

0.00

Drawing Power :

0.00

Int. Rate : 3.00 % p.a.

Nominee Name :

Statement From 01/01/2019 to 17/02/2020

Page No. : 6

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				188670.3
25/03/19	25/03/19	AT 04430 PAYMENT SYS NEFT RBI084198936320 7 RBISOGOUPEP JAWAHAR BHAWAN T POS ATM PURCH OTMPOS071180 SW 25/03/2019 071180		1075.00		187595.3
25/03/19	25/03/19	INTEREST CREDIT				
28/03/19	28/03/19	POS ATM PURCH SBIPG 110031277930ww 28/03/2019 110031277 930		244.00	937.00	188532.3 188288.3
30/03/19	30/03/19	POS ATM PURCH SBIPG 130037529334ww 30/03/2019 130037529 334		1866.00		186422.3
01/04/19	01/04/19	POS ATM PURCH SBIPG QT7388958124FK 01/04/2019 QT7388958 124		1305.00		185117.3
03/04/19	03/04/19	WDL TFR UPI/DR/909319498209/ 4898837162094		480.00		184637.3
04/04/19	04/04/19	AT 05716 MATHURA CAN WDL TFR UPI/DR/909410908215/ 4898283162091		953.00		183684.3
06/04/19	06/04/19	AT 05716 MATHURA CAN ATM WDL		10000.00		173684.3
06/04/19	06/04/19	ATM CASH 50 S S P				
06/04/19	06/04/19	ATM WDL		10000.00		163684.3
06/04/19	06/04/19	ATM CASH 51 S S P				
07/04/19	07/04/19	DEP TFR SBIPG 130037529334w 2399465042921			882.00	164566.3
		CARRIED FORWARD :				2,41,984.34C



Statement Summary

Dr. Count 41	Cr. Count 13	1,31,720.15	3,67,452.00
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In Case Your Account Is Operated By A Letter Of Authority Holder, Please Check The Transaction With Extra Care.

Swati Singh

LOS Application ID - 18130450

SANCTION LETTER


**STATE BANK OF INDIA
MATHURA CANTT**

To
1) Shri/Smt/Kum
Mr. SWATI SINGH S/O D/O W/O Mr. PRADEEPKUMAR
H N 33 KVERI ENCLAVE 1, SWARN JAYANTI NAGAR , RAM HAT ROAD -702001

RACPC / AL /

Date: 06-12-2019

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME**


Car Loan AC 38980437282

Mr. SWATI SINGH s/d/w of Mr. PRADEEPKUMAR

MEDIUM TERM LOAN OF ₹18,00,000.00

With reference to your application dated **06/12/2019** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **MATHURA CANTT** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,


ASSTT. GENERAL MANAGER

Swati Singh

GOVERNMENT OF UTTAR PRADESH
Transport Department Aligarh RTO
FORM 23
CERTIFICATE OF REGISTRATION



Registration No
 Description of Vehicle
 Dealer's Name & Address
 Owner Name
 Full Address: (Permanent)
 Full Address: (Temporary)
 Fitness UpTo
 Owner Serial No
 Detailed Description

: UP61CJ7077
 : MOTOR CAR
 : MASCOT SPEED INDIA PVT LTD, DELHI G T ROAD, ALIGARH, ...
 : SWATI SINGH
 : 33 KAVERI ENCLAVE, PHASE 1, ALIGARH, UTTAR PRADESH-202001
 : 33 KAVERI ENCLAVE, PHASE 1, ALIGARH-UTTAR PRADESH-202001
 : 19-Dec-2021
 : 1
 Registration Date : 24-12-2019
 Purpose For Printing RC : NEW
 Son/wife/daughter of : PRADIP SINGH
 Tax UpTo : One Time

Class of Vehicle
 Ownership
 Maker's Name
 Front HSRP No
 Type of Body
 No of Cylinders
 Engine No
 Horse Power(BHP)
 Maker's Classification
 Seating Cap(In all)
 Sleeper Cap
 Colour
 Other Criteria
 Vehicle Purchase As

: MOTOR CAR
 : INDIVIDUAL
 : TOYOTA KIRLOSOKAR
 MOTOR PVT LTD
 : IF0037724295
 : STATION WAGON
 : 4
 : 2GDA376327
 : 147.40
 : INNOVA CRYSTA 2.4 V
 : 8
 : 0
 : GARNET-RED
 : Fully Built
 Link Vehicle No
 Norms : BHARAT 7
 Rear HSRP No : IF0037724295
 Month/Year of Manuf. : 11/2019
 Chassis No : MBJGEP-1A111
 Fuel : DIESEL
 Cubic Capacity : 2393.63
 Wheel base : 2750
 Standing Cap : 0
 Unladen Wt (kgs) : 1825
 Laden/GV Wt (kgs) : 2460
 AC Fitted : YES

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.	Description	As Regd.	Weight(In kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF MATHURA, Mathura, Uttar Pradesh-281123 w.e.f. 20-Dec-2019.

Purchase dt : 20-Dec-2019
 Sale Amt : 1932000/-
 OTT Date : 20-Dec-2019
 Amount/Rept.No : 193200 / UP61CJ7077
 TaxUpTo : One Time
 Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED
 Date of Approval : 24-Dec-2019
 Other State/Transfer/Conversion Details
 Previous Owner :
 Previous RegNo :
 Old State :
 Entry Date :
 Transfer Date :
 Conversion Date :

This certificate is valid from 24-Dec-2019 to 23-Dec-2034.

Date : 27-Dec-2019 14:37:46

Taxation Particulars / Advance Registration Mark Fee Details

Swati Singh

Signature of अधिकारी
 मीटर वाहन विभाग, गली



Letter from Branch to dealer/supplier

BRANCH MATHURA CANTT

Branch Code: 3502

To,

M/s MASCOT SPEED INDIA PVT LTD

(Name & Address of the Dealer/Supplier)

NO.

Date: 06/12/2019

Dear Sir/Madam,

Ref: your Performa invoice / letter No.1171

dated 03-12-2019 for supply of TOYOTA, INNOVA CRYSTA

to Shri / Smt / Mr. SWATI SINGH S/O D/O W/O Mr.PRADEEPKUMAR (1st applicant)

Shri / Smt / (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. 1171 dated 03-12-2019, we have today credited your account below.

Bank Account No.	33860602581
Name of the Bank	SBI
Name of Branch	SME BRANCH ALIGARI
UTR No.	
Amount	

being the cost of vehicle to be supplied/delivered to above borrower. The details of vehicle, loan amount and margin paid by the borrower are as under:

a) Make of vehicle	2019
b) Model and Variant	INNOVA CRYSTA
c) Cost of the Vehicle (On Road Price)	2195000
d) Amount paid to you by borrower	395000
e) Amount paid by the borrower in Bank as Margin	0
f) Loan Amount	1800000



12/7/2019

<https://pbhulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

Swati Singh
4/2/2020

SpeedPost/EQ994058165IN// BNPL NO 921307



801523 / 1858 / No / SpeedPost / Indian / 128

AGRA /53NA654733



Date : 07 Dec, 2018

To,

Mrs. SWATI SINGH
pradeep kumar
33 kaveri Enclave
shine restaurant
ALIGARH - 202001
UTTAR PRADESH, India
Contact Details : 8006469316

Customer No.	: 692275797
Policy No.	: 53395692808
Product Name	: SBI Life - Smart Elite Plan Gold Option
UIN No.	: 111L072V02

Dear Mrs. SWATI SINGH,

We welcome you to the SBI Life family and thank you for your trust in our products.

Joining SBI Life family will give you access to the best customer service and to a wide range of products which cater to most of your life insurance needs.

Please note this is a **REGULAR** premium payment insurance policy. The premium due dates are : 04/12 of every year

- For any information/clarification, please contact your local SBI Life service branch:
AGRA, SBI LIFE INSURANCE CO LTD 32AD-504, 1ST FLOOR, ABOVE BANK OF BARODA, KAMLANAGAR AGRA UTTAR PRADESH India 282005, +91-5624047409
- Your Sourcing Bank/Branch is STATE BANK OF INDIA MATHURA CANTT. and Facilitator is DALENDRA KUMAR PONIA (IA/CIF Code 990706767) , Phone +91-9639015108
- In case you have any complaint/grievance you may contact the following official for resolution:
REGIONAL DIRECTOR, SBI LIFE INSURANCE CO. LTD., SBI LIFE INSURANCE CO LTD 2ND FLOOR B-201A TO B-201G THE STATESMAN HOUSE BARAKHAMBIA ROAD NEW DELHI NEW DELHI DELHI India 110001
- We enclose the following as a part of the Policy booklet:
 - Policy Document.
 - First Premium Receipt.
 - Copy of proposal form signed by you.
 - Copy of KYC and other documents as follows:

Particulars	Documents Received
Age Proof	Aadhar card with complete DOB
Identity Proof	Aadhar Card
Address Proof	Aadhar Card
Consent & Revised Benefit illustration	No
Medical Reports	No

- In case of any clarification / discrepancy, call us toll free at our customer service helpline **1800229090** or email us at info@sbilife.co.in, also visit us at www.sbilife.co.in
- Register on our **Customer Self Service website** <http://mypolicy.sbilife.co.in> to avail various online services available.
- All your servicing requests should be submitted to your local SBI Life service branch as mentioned above or nearest SBI Life branch only.
- Please note that the digitally signed copy of your policy bond is available on our website www.sbilife.co.in. This can be viewed in a secure manner through one time password. Please visit our website for details.
Please check all details. Please make sure that the policy document is kept safely.

Free Look Option

You can review the terms and conditions of the policy, within 15 days for policies sourced through any channel other than Distance Marketing and **within 30 days** for policies sourced through Distance Marketing Channel, from the date of the receipt of the policy document and where you disagree with any of those terms and conditions; you have the option to return the policy stating the reasons for your objection.
Your request for cancellation of the policy under the free look option must reach your nearest SBI Life Office within a period of 15 days or 30 days, as the case may be, as mentioned above.

We always look forward to be your preferred Life Insurance Company for all your Life Insurance needs.

Yours truly,

Authorised Signatory
New Business Processing

Note: The translated version of this letter in the regional language is printed overleaf for your convenience. However, should there be any conflict between these two versions, the English version shall prevail.

AGRA /53NA654733



To,

Mrs. SWATI SINGH
pradeep kumar
33 kaveri Enclave
shine resturant
ALIGARH - 202001
UTTAR PRADESH, India
Contact Details : 8006469316

Customer No. : 692275797

Policy No. : 53395692808

Product Name : SBI Life - Smart Elite Plan Gold Option

UIN No. : 111L072V02

Dear Mrs. SWATI SINGH,

एसबीआई लाइफ परिवार में आपका स्वागत है. हमारे उत्पाद में आपने विश्वास दिखाया, जिसके लिए हम आपका धन्यवाद करते हैं.
एसबीआई लाइफ परिवार में शामिल होकर आप श्रेष्ठ ग्राहक सेवा और हमारे विभिन्न उत्पाद पा सकेंगे जो आपके जीवन से जुड़ी अधिकांश इश्योरेंस संबंधी ज़रूरतों को पूरा करते हैं.
कृपया ध्यान दें कि यह एक **REGULAR** प्रीमियम भुगतान बीमा पॉलिसी है. प्रीमियम की नियत तिथियाँ हैं : **04/12 of every year**

1. किसी भी जानकारी/स्पष्टीकरण के लिए कृपया अपनी स्थानीय एसबीआई लाइफ सर्विस शाखा से संपर्क करें :
AGRA, SBI LIFE INSURANCE CO LTD 32AD-504, 1ST FLOOR, ABOVE BANK OF BARODA, KAMLANAGAR AGRA
UTTAR PRADESH India 282005, +91-5624047409 या,
2. Your Sourcing Bank/Branch is STATE BANK OF INDIA MATHURA CANTT. and Facilitator is DALENDRA KUMAR PONIA
(IA/CIF Code 990706767) , Phone +91-9639015108
3. यदि आपकी कोई शिकायत/असंतोष हो तो आप समाधान के लिए निम्नलिखित अधिकारी से संपर्क कर सकते हैं :
REGIONAL DIRECTOR, SBI LIFE INSURANCE CO. LTD., SBI LIFE INSURANCE CO LTD 2ND FLOOR B-201A TO B-201G THE STATESMAN HOUSE BARAKHAMBIA ROAD NEW DELHI NEW DELHI DELHI India 110001
4. पॉलिसी पुस्तिका के हिस्से के रूप में हम निम्नलिखित को संलग्न कर रहे हैं:
 - 4.1 पॉलिसी दस्तावेज
 - 4.2 पहली प्रीमियम रसीद
 - 4.3 आप द्वारा हस्ताक्षरित प्रस्ताव फॉर्म की प्रति
 - 4.4 केवाईसी और अन्य दस्तावेजों की प्रति नीचे दिए अनुसार है :

विवरण	प्राप्त दस्तावेज
आयु प्रमाण	Aadhar card with complete DOB
पहचान प्रमाण	Aadhar Card
पता प्रमाण	Aadhar Card
सहमति और संशोधित लाभ का उदाहरण	No
मेडिकल रिकॉर्ड्स	No

5. किसी भी पूछताछ/मतभेद के मामले में हमारी कस्टमर सर्विस हेल्पलाइन **1800 22 9090** पर हमें निःशुल्क कॉल करें या हमें info@sbilife.co.in पर ईमेल करें.
हमारी वेबसाइट www.sbilife.co.in पर भी विजिट करें.
6. उपलब्ध विभिन्न ऑनलाइन सेवाएँ पाने के लिए हमारी ग्राहक स्वयं सेवा वेबसाइट <http://mypolicy.sbilife.co.in> पर रजिस्टर करें
7. आपके सभी निवेदन स्थानीय एसबीआई लाइफ सर्विस शाखा में या निकटतम एसबीआई लाइफ शाखा में ही जमा कराए जाने चाहिए.
8. कृपया ध्यान दें कि आपकी पॉलिसी की डिजिटली हस्ताक्षरित प्रति हमारी वेबसाइट www.sbilife.co.in पर उपलब्ध है. इसे वन टाइम पासवर्ड के माध्यम से सुरक्षित तरीके से देखा जा सकता है. कृपया विवरणों के लिए हमारी वेबसाइट पर विजिट करें.
कृपया सारे विवरण जाँच लें. कृपया सुनिश्चित करें कि पॉलिसी दस्तावेज सुरक्षित रूप से रखा गया हो.

फ्री लुक विकल्प

आप डिस्टेंस मार्केटिंग के अलावा किसी भी चैनल मोड के ज़रिए प्राप्त पॉलिसियों के लिए पॉलिसी दस्तावेज पाने के दिनांक से 15 दिन के भीतर और डिस्टेंस मार्केटिंग के ज़रिए प्राप्त पॉलिसियों के लिए **30 दिन के भीतर** पॉलिसी के नियमों और शर्तों की समीक्षा कर सकते हैं. और यदि आप इनमें से किसी भी नियम और शर्त से असहमत हो, तो आपके पास अपनी आपत्ति का कारण बताते हुए पॉलिसी को वापस करने का विकल्प होगा.

फ्री-लुक विकल्प के अंतर्गत पॉलिसी के निरस्तीकरण हेतु निवेदन को आपके निकटतम एसबीआई लाइफ कार्यालय में, उपरोक्त वर्णन के अनुसार 15 दिन या 30 दिन की अवधि जैसा मामला हो के अंदर अवश्य पहुँच जाना चाहिए.

आपकी जीवन बीमा संबंधी सारी ज़रूरतों के लिए हम हमेशा आपकी पसंदीदा जीवन बीमा कंपनी बने रहने की आशा करते हैं.

आपका शुभचिन्तक,

अधिकृत हस्ताक्षरी
न्यू बिज़नेस प्रोसेसिंग

SBI Life Insurance Company Ltd CIN:L99999MH2000PLC129113



Central Processing Centre
7th Level (D Wing) & 8th Level,
Seawoods Grand Central Tower 2, Plot No R-1,
Sector-40, Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai-400 706
Phone Number: 022 6645 6000

FIRST PREMIUM RECEIPT

Date: December 04, 2018

Mrs. SWATI SINGH

pradeep kumar
33 kaveri Enclave
shine restaurant
ALIGARH - 202001
UTTAR PRADESH, India
GSTIN No. - N.A

Sequence No : FP/27184

Servicing Branch Address:
SBI LIFE INSURANCE CO LTD 32AD-504, 1ST FLOOR, ABOVE BANK OF
BARODA, KAMLANAGAR AGRA UTTAR PRADESH India 282005

Product and Plan

: SBI Life - Smart Elite Plan Gold Option

Proposal Number

: 53NA654733

Policy Number

: 53395692808

Risk Date

: December 04, 2018

Benefit Term

: 5 years

Mode

: Annual

Contribution amount Received

Rs. 1,50,000.00

Less : Premium Allocation Charges, Policy Administration
Charges, Mortality Charges & Accident Benefit charges with
Applicable GST* as applicable for the First Policy Month

Rs. 5,613.16

Net Investible Portion

Rs. 1,44,386.83

Date of Unit Allocation

December 04, 2018

Details of Fund Value as on December 04, 2018 after the given allocation is Rs 1,44,386.83

Fund	Allocation Percentage	Fund Value Rs.	NAV as on December 04, 2018 Rs.	Number of Units
Equity Elite Fund II	50.0000	72,193.42	24.0302	3004.278900
Bond Fund	0.00	0.00	31.4209	0.000000
Balanced Fund	50.0000	72,193.42	37.3431	1933.246500
Money Market Fund	0.00	0.00	24.5368	0.000000
Total	100.00	1,44,386.83		

Premium Paid under this policy is eligible for tax benefit under section 80C of the Income Tax Act, 1961 as applicable.

Goods & Service Tax (GST)/ Cess and/or any other statutory levy/ duty/ surcharge, at the rate notified by the Central Government/ State Government/ Union Territories of India from time to time, shall be levied on premium / charges (as applicable) as per the provisions of the prevalent tax laws.

As per GOI notification, GST has been levied on your insurance policy @ 18% on premium or charges. (or as applicable) w.e.f 01.07.2017. In the case of endowment policy, the taxable value is 25% of the premium for first year and 12.5% for second & subsequent year. For single premium annuity policy, the taxable value is 10% of the premium. Please refer SBI Life website for details.

GST Registration No. 09AAFCS2530P1ZZ. SAC code of Life Insurance Services: 997132

TDS shall be deducted from the benefit proceeds (i.e. maturity, surrender etc) , as applicable, which are considered as taxable under the Income Tax Laws. Tax laws are subject to change from time to time. Please consult your tax advisor for further details.

Name of your IA/Facilitator: DALENDRA KUMAR PONIA (IA/CIF Code 990706767) , Phone +91-9639015108

Call our toll free Customer Service helpline at 1800 22 9090 or,

Email us at info@sbilife.co.in or visit us at www.sbilife.co.in

Consolidated stamp duty paid vide Mudrank No. CSD/I68/2018/3894/18 dated 14 Sep, 2018



Authorized Signatory

KEY FEATURE DOCUMENT

Congratulations on your purchase. SBI Life Smart Elite (UIN: 111L072V02) offers you the twin benefit of insurance cover as well as the option to earn market linked returns

1	Aim of policy	A unit linked non participating plan, giving you the option to choose from 2 cover options. Choice of paying premiums for a limited term or through a single payment.
2	Benefits of the policy	<ul style="list-style-type: none"> • Death Benefit: Choice between 2 cover options <ol style="list-style-type: none"> 1) Gold Option: Higher of Fund Value or Sum Assured (net of partial withdrawals) with a minimum of 105% of total basic premiums paid till the time of death. 2) Platinum Option: Fund Value plus Sum Assured with a minimum of 105% of total premiums paid till the time of death. • Maturity Benefit: Fund Value • Inbuilt Benefit: Accidental Death and Accidental Total and Permanent Disability Benefit (Accident Benefit)
3	Risk undertaken by policyholder	In this Policy, the investment risk in investment portfolio is borne by the Policyholder. The Premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital markets and the Policyholder is responsible for his / her decisions.
4	Investment of money	4 Unit linked funds available
5	Policy flexibilities- a. Switching b. Increase/ decrease in Sum Assured c. Surrender d. Partial Withdrawal e. Premium Redirection f. Settlement Option	<p>2 free switches in a policy year are allowed You can avail this facility from 6th policy year onwards.</p> <p>Policy acquires a Surrender Value after payment of the first modal premium and will be payable after the completion of 5th policy year. Available from the 6th policy year onwards 1 free premium redirection in a policy year is allowed. The facility is available from 2nd policy year onwards Helps you to get periodic installments of maturity proceeds within five years (maximum) from the date of maturity.</p>
6	Loans on the Policy	Currently no loan facility is available.
7	Exclusions	Suicide: If the life assured, whether sane or insane, commits suicide, within one year from the date commencement or from the date of revival, then the policy shall be void. In such event, the fund value as on date of intimation of death to the company shall be payable and all benefits under the policy will cease. Any charges recovered subsequent to the date of death shall be paid back to the nominee along with the Fund Value. Exclusions for Accident Benefit, as per policy booklet shall also apply.
8	Grace period	15 days for Monthly mode & for all other modes it is 30 days, from the premium due date

SBI Life Insurance Company Limited

Regulated by IRDAI

Registration Number: 111

Policy Document

SBI Life - Smart Elite

UIN: 111L072V02

(A UNIT-LINKED, NON- PARTICIPATING PLAN)

**IN THIS POLICY, THE INVESTMENT RISK IN
INVESTMENT PORTFOLIO IS BORNE BY THE
POLICYHOLDER.**

Registered & Corporate Office: SBI Life Insurance Co. Ltd, "Natraj", M.V. Road & Western
Express Highway Junction, Andheri (East), Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113 Toll
Free: 1800 22 9090 (Between 9.00 am & 9.00 pm)

Policy Schedule

Your Policy

Welcome to your **SBI Life - Smart Elite** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide you with insurance solutions. The UIN allotted by IRDAI for this product is 111L072V02.

The information you have given in your proposal form, personal statement together with any reports or other documents and declarations form part of this contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and any endorsements, is evidence of the contract. You should read these documents carefully to make sure you that you are satisfied with the terms and conditions of the policy. Please keep them in a safe place.

SBI Life - Smart Elite provides an insurance-cum-investment solution. The value of the units allocated under your policy, after deducting the applicable charges, will be dependent on the investment performance of the funds of SBI Life, as chosen by you. Your policy does not share in the profits or surplus of the Company.

In return for your premiums we will provide benefits as described in the following pages of the policy document. The benefits available under this policy are subject to the payment of premiums as and when due.

The benefits will be paid to the persons entitled as set out in the policy document, on proof to our satisfaction, of such benefits having become payable and of the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

If you require further information, please contact us or the Insurance Advisor/ facilitator mentioned below.

Insurance Advisor/Facilitator Details : and Facilitator is DALENDRA KUMAR PONIA (IA/CIF Code 990706767) , Phone +91-9639015108

Identification

1	Policy Number	53395692808
2	Proposal No.	53NA654733
3	Proposal Date	04/12/2018
4	Customer ID.	692275797

Personal Information

5	Name of the Life Assured	Mrs. SWATI SINGH	
6	Name of Proposer / Policyholder	Mrs. SWATI SINGH	
7	Date of Birth	Life Assured	PolicyHolder
		12/12/1992	12/12/1992
8	Age at Entry	Life Assured	PolicyHolder
		25	25
9	Gender	Life Assured	PolicyHolder
		Female	Female
10	Mailing Address	pradeep kumar 33 kaveri Enclave shine resturant ALIGARH - 202001 UTTAR PRADESH - India	
11	Telephone Number with STD Code	Not Available	
12	Mobile Number	8006469316	
13	E-Mail ID of the Policyholder	swatisingh121292@gmail.com	

Nomination

14	Name of the Nominee(s)	Relationship with the life assured	Age
	Mrs. anita singh	Mother	47
15	Name of Appointee(s)	Relationship with nominee	Age
	N.A.	N.A.	N.A.

Important Dates

16	Date of Commencement of Policy	04/12/2018
17	Date of Commencement of Risk	04/12/2018
18	Policy Anniversary Date	04/12
19	Premium due dates	04/12 of every year
20	Date of maturity of policy	04/12/2023

Basic Policy Information

21	Sum Assured Multiplier Factor(SAMF)	10.0000
22	Premium Frequency	Annual
23	Life Cover Option	Gold Option
24	Installment premium (Rs.)	150000.00
25	Basic sum assured (Rs.)	1500000.00

Base Policy

Benefit	Sum Assured (Rs.)	Term (Years)	Premium paying term (Years)	Annual Installment Premium(Rs.)	Due Date of Last Premium	Date of Maturity/Cover End Date
Base Plan	15,00,000.00	5	5	1,50,000.00	04/12/2022	04/12/2023

Inbuilt Benefit

Accident Benefit	15,00,000.00	Same as base cover	Not Applicable	Accidental Benefit charges will be deducted by way of cancellation of units on monthly basis, from the unit fund.	Not Applicable	Same as cover end date of base plan
Total Installment Premium				Rs. 150000.00		

Applicable rate of Tax*	18.00%
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* includes Service Tax, Cess, GST (currently only in case of J&K residents) and/ or any other statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.