

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DOB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	lnop = Inoperative	SC = Short Credit
chg = Cheque	ins = insurance	S/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csn = Cash	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक

State Bank of India

Savings Bank Account

Customer No : 9558900000000000
Customer Name: NIRANJAN KUMAR

BHINGA
NEAR DM OFFICE

S/D/W/H/o: SRI RAM NATH CHAURASIA
Address: DISTRICT CIVIL COURT BHINGA

PO/TEH/VILL BHINGA. DIST SHRAWASTI

Phone:

Email:

D.O.B. (प्रविष्ट निकाय हेतु प्रावधान)

MOP.: S (Division for Future used)

Norm. Reg. No.:

Phone: 8795824777

Email: SBI.11222@SBI.CO.IN

Branch Code: 11222

Date of Issue: 08/10/2018

08/10/2018 8310424 11222

IFSC: SBIN00

MICR: 27

CONTINUATION

DATE PARTICULARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

04.10.18 NEFT+ALLA0210108+ALLAH18277177991*TREASU
05.10.18 SWEEP TRF DR

93000.00

193886.11Cr
118066.11Cr
25066.11Cr

08.10.18 TRANSFER TO 037995706600
SWEEP DEPOSIT BY TRANSFER
08.10.18 sandia Mishra

944288
50000.00

25000.00
50066.11Cr
66.11Cr

Uncl Bal: 0.00 Clr Bal: 66.11 Cr:+WOD BAL: 978406.00Cr

10.10.18 SWEEP TRF CREDIT

2000.00

2066.11Cr

10.10.18 TRANSFER FROM M. NIRANJAN KUMAR
10.10.18 SWEEP TRF CREDIT

2000.00

2000.00
66.11Cr
2066.11Cr

10.10.18 TRANSFER FROM M. NIRANJAN KUMAR
0000000A0625625300000000CMP SBINF SIP-20

2000.00

66.11Cr

10.10.18 TRANSFER FROM M. NIRANJAN KUMAR
0000000A062562531000000000CMP SBINF SIP-20

2000.00

2000.00
66.11Cr
2066.11Cr

10.10.18 TRANSFER FROM M. NIRANJAN KUMAR
0000000A062562532000000000CMP SBINF SIP-20

2000.00

2000.00
66.11Cr
2066.11Cr

10.10.18 TRANSFER FROM M. NIRANJAN KUMAR
0000000A062562533000000000CMP SBINF SIP-20

2000.00

2000.00
66.11Cr
7080.11Cr

21.10.18 SWEEP TRF CREDIT
TRANSFER FROM M. NIRANJAN KUMAR
INT: 16.00RQ1: 5.25TAX: 2.00

6700.00

380.11Cr

21.10.18 OTHER POS 829417507466DKM RETAIL-LLP
21/10/20 829417507466

6700.00

380.11Cr

25.10.18 NEFT+ALLA0210108+ALLAH18298683550*TREASU

255087.00

255467.11Cr

26.10.18 SWEEP TRF DR

230000.00

25467.11Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Carried Forward	19071.51Cr
25.12.18	INTEREST CREDIT			Brought Forward	19071.51Cr
01.01.19	SWEEP DEPOSIT BY TRANSFER			220.00	19291.51Cr
01.01.19	INT: 122.00ROI: 5.25TAX: 13.00			34109.00	53400.51Cr
01.01.19	SWEEP DEPOSIT BY TRANSFER				
01.01.19	INT: 47.00ROI: 5.75TAX: 5.00			5042.00	58442.51Cr
01.01.19	SANJAI MISHRA	944291	55000.00		3442.51Cr
Uncl Bal: 0.00	Clr Bal: 3442.51 Cr:+MOD BAL: 1228406.00Cr				
02.01.19	NEFT*RBISOGOUPEP*RB10031964659323*SHRAVA			10260.00	13702.51Cr
02.01.19	NEFT*RBISOGOUPEP*RB10031964659327*SHRAVA			94048.00	107750.51Cr
Uncl Bal: 0.00	Clr Bal: 107750.51 Cr:+MOD BAL: 1228406.00Cr				
02.01.19	SWEEP TPR DE				
02.01.19	TRANSFER TO 036168399902		82000.00		23750.51Cr
02.01.19	0000000A0753735070000000CMP SBINF SIP-20		2000.00		21750.51Cr
02.01.19	0000000A0753735080000000CMP SBINF SIP-20		2000.00		19750.51Cr
02.01.19	0000000A0753735060000000CMP SBINF SIP-20		2000.00		17750.51Cr
02.01.19	0000000A0753735090000000CMP SBINF SIP-20		2000.00		15750.51Cr
02.01.19	9110122088659 SBIND0060000000389 100 Ref			241.62	15992.13Cr
	TRANSFER FROM 598448105219				
24.01.19	NEFT*RBISOGOUPEP*RB10251969821913*SHRAVA			3002.00	18994.13Cr
31.01.19	NEFT*RBISOGOUPEP*RB10311970777651*SHRAVA			460.00	19454.13Cr
02.02.19	NEFT*RBISOGOUPEP*RB10331973955903*SHRAVA			10260.00	29714.13Cr
02.02.19	NEFT*RBISOGOUPEP*RB10331973954574*SHRAVA			75051.00	104765.13Cr
05.02.19	SANJAY MISHRA	944292	40000.00		64765.13Cr
05.02.19	Uncl Bal: 0.00	Clr Bal: 64765.13 Cr:+MOD BAL: 1310406.00Cr			
05.02.19	SWEEP TPR DE			39000.00	25765.13Cr
05.02.19	TRANSFER TO 036168399902				
05.02.19	0000000A0799080790000000 NE ECS COLLECT		2000.00		23765.13Cr

Carried Forward 25230.04Cr

DATE PARTICULARS CHEQUE NO. DEBIT CREDIT BALANCE

Brought Forward 25230.04Cr

08.04.19 TRANSFER TO 038376412507
SWEEP DEPOSIT BY TRANSFER 48000.00 73230.04Cr
08.04.19 sanjai mishra 944294 70000.00 3230.04Cr

Uncl Bal: 0.00 Clr Bal: 3230.04 Cr:+MOD BAL: 1445406.00Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT
			Brought Forward	51851
30.05.19	SHEEP TRF CREDIT INT: 5.00001: 5.251AA:		1.00	2004.00
30.05.19	CMS BRANCH POOL ACCOUNT	000044297	50000.00	
30.05.19	SHEEP TRF CREDIT INT: 122.00001: 5.251AA:		13.00	50109.00
30.05.19	CMS BRANCH POOL ACCOUNT	000044298	50000.00	
01.06.19	NETT TRF CREDIT			50112.00
01.06.19	NETT TRF CREDIT			45199.00
	Nett Bal: 0.00		10000.00	10000.00
	Cr: Bal: 0.00		10000.00	10000.00

TRANSFER TO 038512196987

10.06.19	0000000A09886459950000SBI MF ECS COLLECTI	2000.00	23765.71Cr
10.06.19	0000000A09886459960000SBI MF ECS COLLECTI	2000.00	21765.71Cr
10.06.19	0000000A09886459970000SBI MF ECS COLLECTI	2000.00	19765.71Cr
10.06.19	0000000A09886459980000SBI MF ECS COLLECTI	2000.00	17765.71Cr
10.06.19	0000000A09886459990000SBI MF ECS COLLECTI	2000.00	15765.71Cr
22.06.19	SMS CHARGES MAR-MAY 2019	12.00	15753.71Cr
25.06.19	INTEREST CREDIT	178.00	15931.71Cr
01.07.19	NEFT*RB1S0G0UPEP*RB11831955019891*GAUTAM	95747.00	111678.71Cr
05.07.19	SWEEP TFR DR	86000.00	25678.71Cr
08.07.19	TRANSFER TO 038582560739		
08.07.19	NEFT*RB1S0G0UPEP*RB11891961314593*GAUTAM	77419.00	103097.71Cr
10.07.19	CASH WITHDRAWAL BY CHQ	70000.00	33097.71Cr
	PAID TO sumit kumar sharma		
	AT 05106 COLLECTORATE COMPOUND	0000000000	

PARTICULARS

CHEQUE-NO

DEBIT

CREDIT

END BALANCE

Brought Forward

2643.71 Cr

DATE	PARTICULARS	CHEQUE-NO	DEBIT	CREDIT	END BALANCE
12.09.19	AT 05106 COLLECTORATE COMPOUND				
	NEFT NR150600PEP NR1256192390527046891AM		42000.00	63912.00	67555.71 Cr
13.09.19	SWEET TIR DR				25555.71 Cr
	TRANSFER TO 038767191070				
17.09.19	NEFT NR150600PEP NR126119261433796841AM		29754.00	14799.00	46399.71 Cr
20.09.19	NEFT NR150600PEP NR126419291518398641AM		35000.00		60508.71 Cr
20.09.19	SWEET TIR DR				25508.71 Cr
	TRANSFER TO 039784827920				
23.09.19	CHS BRANCH POCG ACCOUNT	000944310	5970.00		19538.71 Cr
23.09.19	CHS BRANCH POCG ACCOUNT	000744309	5970.00		13568.71 Cr
25.09.19	INTEREST CREDIT			359.00	13927.71 Cr
					13927.71 Cr

TRANSFER DR

143000.00

2643.71 Cr

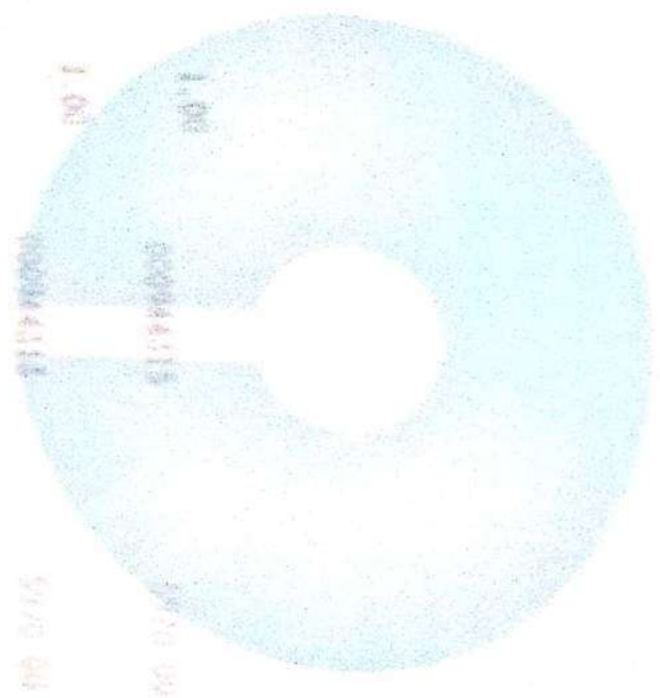
05.10.19 SWEET DEPOSIT BY TRANSFER
 05.10.19 SWEET DEPOSIT BY TRANSFER
 05.10.19 CASH WITHDRAWAL BY CHQ
 PAID TO Smit kr Sharma
 AT 05106 COLLECTORATE COMPOUND
 Chq1 9a1: 0.00

TRANSFER TO 038922697131
 000944316 20000.00
 000000000
 000000000
 3070.71 Cr; 14400 BAL

54141.00 29070.71 Cr
 3000.00 63070.71 Cr
 1595024.00 Cr 3070.71 Cr

11.00 19 1000 1000 1000
 11.00 19 1000 1000 1000
 11.00 19 1000 1000 1000
 11.00 19 1000 1000 1000
 11.00 19 1000 1000 1000

1.00



1000.00
 1000.00
 1000.00

1000.00
 1000.00
 1000.00

DATE PARTICULARS CREDIT NO DEBIT CREDIT END BALANCE

Brought Forward

5054.71 Cr

11.10.19 *****
 21.10.19 SWEEP DEPOSIT BY TRANSFER 2000.00 5054.71 Cr

21.10.19 INT: 134.00801: 4.00TAX: 14.00 2120.00 75174.71 Cr

21.10.19 SWEEP DEPOSIT BY TRANSFER 119.00801: 4.00TAX: 12.00 35107.00 110081.71 Cr

21.10.19 INT: 175.00801: 4.00TAX: 19.00 42157.00 152438.71 Cr

21.10.19 SWEEP DEPOSIT BY TRANSFER 106.00801: 4.00TAX: 11.00 23079.00 175517.71 Cr

21.10.19 INT: 220.00801: 4.00TAX: 22.00 45853.00 221370.71 Cr

21.10.19 SWEEP DEPOSIT BY TRANSFER 111.00801: 4.00TAX: 22.00 47992.00 269362.71 Cr

21.10.19 SWEEP DEPOSIT BY TRANSFER INT: 661.00801: 5.00TAX: 57.00 86716.00 356078.71 Cr

21.10.19 RTGS UTR NO: S91HGE2019102100123275 000944320 308023.60 43253.11 Cr

***** KOTAK MAHINDRA BANK
 SWEEPED AUTO CARS I LTD
 (incl) Bal: 0.00 (Clr Bal: 43253.11 Cr) (MCS Bal: 1181063.00 Cr)

LOS Application ID - 17593556

SANCTION LETTERSTATE BANK OF INDIA
PBB GREATER NOIDA

To

1) Shri/Smt/Kum

Mr. NIRANJAN KUMAR S/O D/O W/O Mr. RAM NATH

FLAT NO-D-45, SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308

RACPC / AL /


Date: 21/10/19 .

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME****Mr. NIRANJAN KUMAR s/d/w of Mr. RAM NATH****MEDIUM TERM LOAN OF ₹18,50,000.00**

With reference to your application dated **19/10/2019** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **PBB GREATER NOIDA** 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



उत्तर प्रदेश UTTAR PRADESH

FD 115971


Niranjana
(NIRANJAN KUMAR)

THIS NON JUDICIAL STAMP PAPER
FOR RS. 100.000/-
FORMS THE PART OF AGREEMENT
FOR Car loan
EXECUTED BY Niranjana Kumar
ON 21/10/19

LOAN -CUM- HYPOTHECATION AGREEMENT

(To be stamped as Deed of Hypothecation and Agreement in accordance with the Stamp Act of the state in which the document is executed. Not to be attested.)

The State Bank of India having its Branch Office at PBB GREATER NOIDA (Hereinafter called "the Bank" which expression shall include its successors and assigns) having at the request of Shri / Smt. / Kum Mr. NIRANJAN KUMAR Son/Daughter/Wife of Mr. RAM NATH at present aged around 46 years and residing at FLAT NO-D-45, SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308 (hereinafter, called "borrower (the 1st applicant)" which expression shall include his/her respective heirs, executors, administrators and assigns) hereinafter referred to as borrowers, , agreed to grant to the Borrowers a loan/overdraft limit of ₹ 18,50,000.00 (Rupees Eighteen Lakhs Fifty Thousand Only) to enable the Borrowers to purchase a 2/4 wheeler vehicle more particularly specified and described in Schedule-I hereto (hereinafter referred to as the vehicle) for his/her personal use as set forth in the Borrower's application dated the 21-10-2019 a copy of which is annexed and forms part of this Agreement, such loan to be secured as herein provided.

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IT IS HEREBY AGREED AS FOLLOWS:

1. The request for grant of the loan/overdraft by the Borrowers shall be deemed to constitute the basis of this Agreement and the loan advanced/to be advanced by the Bank to the Borrowers.
2. The Borrowers hereby agree that the loan/overdraft shall, inter alia, be governed by the terms hereof.
3. The Borrowers expressly agree and undertakes to notify the Bank in writing of any circumstance, affecting the correctness of any of the particulars set forth in his application immediately after the occurrence thereof.
4. The Borrowers expressly agree and undertakes that the Loan/overdraft shall be used exclusively for the purposes set forth in his application and that no change shall be made therein without the written consent of the Bank.
5. The Borrowers agree that the ~~Loan~~ overdraft shall be paid by the Bank to an authorized dealer of the vehicle directly against their invoice on receiving information that the vehicle would be delivered to him on payment/within ____ days of payment. However, in deserving cases where the Borrowers has purchased the vehicle with his own funds, the Bank may provide him loan/overdraft upto ____% of the cost of the vehicle. The Borrowers shall produce to the Bank the original receipts for having purchased the vehicle and shall hand over photocopy of the said receipt to the Bank for its record.
- 6.(a) The borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly instalments of Rs. 29,577.00 each commencing from the month of 20/11/2019 till the entire loan with interest is fully repaid. The equated monthly instalment(s) also includes interest component. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rates.

*** Fixed Rate of Interest(FOR FIXED INTEREST CAR LOAN PRODUCT):**

Interest on the loan will be charged at **8.8%** p.a., on daily reducing balance at monthly rests which is **.75%** above the **ONE-YEAR** Marginal Cost of Funds Based Lending Rate (MCLR) which is at present **8.05%** p.a. The rate of interest viz, **8.8%** p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where floating rate of interest is applicable),

*** FLOATING RATE OF INTEREST**

Interest on the loan will be charged at ____% p.a. over the ____ Marginal Cost of Funds Based Lending Rate (MCLR) which is at present ____% p.a., the current effective rate being ____% p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of ____ from the date of first disbursement as per the prevailing

MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of interest is applicable).

Alina

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers /in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest.

The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

Besides, the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.,

6 (b) Further, the Bank shall, at any time, be entitled to give notice to the Borrowers of its intention to charge and may thereafter charge interest at such higher rate than the rate hereinbefore mentioned, as the Bank may specify. The Equated Monthly Instalments will have to be paid till the entire loan/overdraft and the interest is fully repaid. Further, the amount of Equated Monthly Instalment may change/increase as may be decided by the Bank.

6(c) Without prejudice to any other rights and remedies available to the bank under the loan agreement, in case the borrower fails/defaults in making payment of any instalment/s or/and any other amount/s comprising the borrower's dues to the bank on due dates, respectively, the borrower shall be liable to pay the default interest at the rate that may be specified by the Bank from time to time (including Interest tax, if any), charges, costs and expenses as applicable. The default interest and charges thereupon shall be in addition to the other charges (such as SMS, Tele Calls, visits by an authorised person/ employee) of the bank visit the Borrower's office/residence for recovering the instalment.

7. On demand the Borrowers agree to deliver to the Bank post-dated cheques for the monthly instalments and the Borrowers warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrowers to pay the monthly instalments or any other sum. The Borrowers agree to forthwith replace the cheques/issue fresh cheques, if required by the Bank. The Borrowers shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if the Borrowers does so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under Chapter XVII of the Negotiable Instruments Act, 1881, shall apply.

8. As security for the repayment of Loan/overdraft together with interest at the rates stipulated above and any other charges, costs and expenses payable to or incurred by the Bank in relation thereto, the Borrowers hereby creates a first charge in favour of the Bank by way of hypothecation of the vehicle together with all its components, accessories, attachments etc. specified and described in the Schedule below, purchased/to be purchased by the Borrowers with the Loan/overdraft wherever it shall be kept. The borrowers hereby agree that the vehicle shall be registered in the name of borrower (1st applicant) only.

9. The Borrowers shall not during the continuance of this security create any charge or encumbrance of any kind over the hypothecated vehicle nor shall dispose of the same without repaying in full the Loan/overdraft amount, interest, costs, charges and expenses secured here under.

10.(a) The Borrowers shall keep the hypothecated articles in good working order, repair and condition and shall permit the officers and other persons deputed by the Bank to have access to and inspection of it if required by the Bank.

10.(b) In case of hypothecation of vehicles the Bank's charge shall be registered with appropriate Road Transport authority and the Borrowers undertakes to get such hypothecation to the Bank marked in Registration book of the vehicle immediately after purchase of the vehicle.

11. The Borrowers will intimate immediately after purchase of the vehicle the location where the vehicle will be garaged. Any change in address/location of the garage will be intimated forthwith.

12. The Bank its agents and nominees shall be entitled at all times to enter any place where the hypothecated vehicle is garaged, and on the occurrence of either of (i) default in payment of more than one instalments of bouncing of more than one post dated cheques, or (ii) any other event which in the opinion of the Bank will adversely affect the security available to the Bank, they will be authorized to take possession of/seize the vehicle and eventually sell it off in auction/private treaty for satisfaction of the Bank's dues.

The Bank shall be entitled at all times to apply any other money or moneys in its hand stand to the credit of or belonging to the Borrowers in or towards payment of any amount for the time being payable to the Bank and recover at any time from the Borrowers by suit or otherwise the balance remaining payable to the Bank

The Bank also preserves the right to note lien on other deposits of the Borrowers as additional security for the loan.

13. Where ever a vehicle has been purchased out of the aforesaid loan/overdraft, the Borrowers shall keep the vehicle comprehensively insured in his/her name with an Insurance Company approved by the Bank for the market value or to the extent of at least 10% over the loan/overdraft amount outstanding, whichever is higher and the Bank's interest as a hypothecatee should be noted in the certificate of insurance and the insurance policy.

The Borrowers shall produce to the Bank from time to time relevant Policy or Policies for its inspection and also proper evidence to the satisfaction of the Bank and the Borrowers hereby undertakes punctually to pay the premium due for such insurance and to produce the receipts for the premium paid to the Bank for its inspection from time to time and if the Borrowers should fail to keep insured the said vehicle or to produce such policy or policies and receipts to the Bank on demand, the Bank shall be at liberty but not bound to effect such insurance and pay such premium at the expense of the Borrowers and all expenses to be incurred by the Bank in this connection will be made by debit to the Borrower's loan account and will form part of the Borrowers indebtedness to the Bank and secured fully by the hypothecation hereby created. The Borrowers agree that any such sum received under any such insurance shall be applied in or towards liquidation of the amount due to the Bank on account of the said Loan/Overdraft interest and other charges as aforesaid and in the event of there being a surplus the same shall be refunded to the Borrowers.

13(a) 'The borrower (s) hereby further agree that as precondition of the loan/overdraft advances given to me/us by the Bank, that in case of default in repayment of the loan/overdraft /advances or in the repayment of the interest thereon or any of the agreed instalment of the loan/overdraft on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.'

13 (b) The borrowers hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the borrower/s (b) information or data relating to any credit facility availed or/to be availed by the borrower/s and default, if any, committed by the borrower/s in discharge of his/their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and any other agency authorized in this behalf by RBI. Further, the borrower/s declare that the information and data furnished by him/them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to Banks/Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

13(c). Notwithstanding anything contained herein above, I/We confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilised by me/ us, and/ or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

14. The Borrowers agree that if any instalment due hereunder shall not be paid on due date in the manner set out in clause 6/7 here in above the agreement of the Bank to accept repayment of the said loan/overdraft by instalments shall at the option of Bank forthwith determine and the whole balance of the said loan/overdraft unpaid at the date of such default shall immediately thereupon become payable to the Bank.

15. This Agreement shall operate as a continuing security for all monies, indebtedness and liabilities aforesaid due by the Borrowers to the Bank. It is agreed between the parties that at the written request of the Borrowers the Bank may transfer the account to any of the branches within India from time to time provided sufficient notice in advance is given by the Borrowers to the Bank. The Bank shall also be entitled to transfer the loan/overdraft account to any other branch of the Bank after due notice to the Borrowers.

16. The Borrower declares and undertakes that the Borrower has not paid/shall not pay any commission to any person/s for furnishing guarantees, counter guarantees or indemnities or for undertaking any other liability with respect to the aforesaid loans.

17. Nothing contained in this Agreement shall be construed as excluding the general lien of the Bank for any balance due to the Bank of any account or in respect of any liability of the Borrowers to the Bank.

18. Nothing herein contained shall prejudice any rights or remedies of the Bank in respect of any other present or future security guarantee obligation or decree for any indebtedness or liability of the Borrowers to the Bank.

SCHEDULE REFERRED TO ABOVE
(Details of article(s) /vehicle to be purchased)

TOYOTA, 2019, INNOVA

Dated this 21st day of October 2019

KEY FACT STATEMENT

1.	Name of the Borrower/s	NIRANJAN KUMAR
2.	Loan Amount	1850000 (Rupees Eighteen Lakhs Fifty Thousand Only)
3.	Loan Term	84
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	8.8 p.a. (ONE-YEARMCLR+.75)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	Fee Payable	
a.	On Application	Rs. 0
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 3 % on closure amount (plus GST) will be levied if account is closed before stipulated tenure of the loan as per sanctioned term.
d.	On Pre-Payment	Pre-payment charges @1% on part-payment amount (plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 29,577.00
10.	Details of security/ collateral obtained	Manufacturer : TOYOTA Asset Model : INNOVA Asset Variant : 2.5 GX 7-SEATER
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

LOS Application ID - 17593556

ANNEXURE-CAR VIII

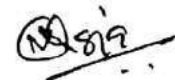
I further agree that the aforesaid authority shall be irrevocable till the entire amount of loan together with interest stands liquidated.

I further undertake to execute necessary authorisation/documents as deemed just and necessary by the Bank in accordance with the scheme in the event of my ceasing to be drawing and disbursing authority by virtue of my transfer or otherwise.

Mr.NIRANJAN KUMAR S/O D/O W/O Mr.RAM NATH
FLAT NO-D-45,SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308

(Borrower)

(Signature)



BORROWER(S)

Place: Greater Noida
Date: 21/10/19.

LOS Application ID - 17593556

ANNEXURE I

From:
 Mr. NIRANJAN KUMAR
 FLAT NO-D-45, SECTOR ALPHA-01,
 GREATER NOIDA,
 GAUTAM BUDH NAGAR
 -201308
 Ph: 9005804310, M: 9005804310

To,
 The Asstt. General Manager,
 State Bank of India,
 PBB GREATER NOIDA

I / We, understand that as a pre-condition, relating to grant of loans / advances / other non-fund-based credit facilities to me / us, the State Bank of India requires my / our consent for the disclosure by the Bank of, information and data relating to me / us, of the credit facility availed of / to be availed, by me / us, obligations assumed / to be assumed by me / us, in relation thereto and default, if any, committed by me / us, in discharge thereof.


2. Accordingly I / We, hereby agree and give consent for the disclosure by the State Bank of India of all or any such
 a) Information and data relating to me / us,
 b) the information or data relating to any credit facility availed of / to be availed by me / us, and
 c) default, if any, committed by me / us, in discharge of my / our such obligation.
 as the State Bank of India may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and any other agency authorized in this behalf by RBI.

3. I/We, declare that the information and data furnished by me / us to the State Bank of India are true and correct.

4. I/We, undertake that,
 a) the Credit Information Bureau (India) Ltd. (CIBIL) and any other agency so authorized may use, process the said information and data disclosed by State Bank of India in the manner as deemed fit by them; and
 b) the Credit Information Bureau (India) Ltd. (CIBIL) and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to Banks/Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Mr. NIRANJAN KUMAR S/O D/O W/O Mr. RAM NATH
 FLAT NO-D-45, SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308

(Borrower)


 X
 (Signature)

-BORROWER(S)

Place: Greater Noida
 Date: 21/10/19

LOS Application ID - 17593556

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

NIRANJAN KUMAR
 FLAT NO-D-45,SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR
 UTTAR PRADESH - 201308

21/10/19
 X

Ref No:

Date: 21/10/19.

Dear Sir/Madam,

**Personal Segment Auto Loan/
 SBI CAR LOAN SCHEME**

Loan for purchase of Term Loan of Rs. 1850000/-

With reference to your application dated 19/10/2019, we hereby sanction you a Term Loan of Rs. 1850000 /- (Rupees Eighteen Lakhs Fifty Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of TOYOTA , INNOVA , 2019.

2.Margin : 16.09%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8.8 % p.a., on daily reducing balance at monthly rests which is 0.75 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.05 % p.a. The rate of interest viz, 8.8 % p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where floating rate of interest is applicable)

***FLOATING RATE OF INTEREST**

21/10/19
 X

Interest on the loan will be charged at % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a., the current effective rate being % p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of Interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

4. Repayment :

The Loan is to be repaid in Equated Monthly Installments of Rs. 29577/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article (s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

- (a). No prepayment penalty will be charged for Floating Interest Rates.
 (b). For Fixed Interest Rates under noted charges will be levied:
 (i) Prepayment charges @1% on part- payment amount (plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
 (ii) Foreclosure charges :
 Before 6 months @5 % of principal outstanding.
 For 6 to 36 months @3 % of principal outstanding.

6. Security :

- The loan will be secured by:
 (a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
 (b). Third party guarantee of the spouse.*
 (c). Third party guarantee of the
 (d). Pledge of the securities listed hereunder

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal and other expenses, etc. :

- (a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.
 (b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10.Processing charges:

Processing charges of Rs (Rupees Only) are payable immediately.

11.Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.


Yours faithfully,

Branch Manager

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted


NIRANJANA KUMARI
FLAT NO-D-45,SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR
UTTAR PRADESH - 201308

Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialed by the Bank. All pages of the copy returned by the borrower are required to be signed by borrower and is to be retained with the document.)

भारतीय न्यायिक

एक सौ रुपये

Rs. 100

₹. 100

ONE HUNDRED RUPEES



सत्यमेव जयते

भारत INDIA

INDIAN NON JUDICIAL

उत्तर प्रदेश UTTAR PRADESH

FD 115972

THIS NON JUDICIAL STAMP PAPER
FOR RS. 18,50,000/-
FORMS THE PART OF AGREEMENT
FOR Vehicle Delivery letter
EXECUTED BY Niranjan Kumar
ON 21/10/19

(Niranjan Kumar)
(NIRANJAN KUMAR)

LOS Application ID - 17593556

VEHICLE DELIVERY LETTER

BUDH NAGAR,

NIRANJAN KUMAR s/w/d of RAM NATH
 FLAT NO-D-45,SECTOR ALPHA-01, GREATER NOIDA, GAUTAM
 - GHAZIABAD-NOIDA
 Ph.201308, M-9005804310

To
 The Asst. General Manager,
 State Bank of India,
 PBB GREATER NOIDA

Dear Sir,

TERM LOAN OF ₹18,50,000.00 (Rupees Eighteen Lakhs Fifty Thousand Only) SANCTIONED TO ME / US FOR PURCHASE OF 2014 INNOVA

You have sanctioned to me / us a term loan of ₹18,50,000.00 (Rupees Eighteen Lakhs Fifty Thousand Only) to enable me / us to purchase a 2014 INNOVA hereinafter referred to as the (Vehicle/ Vessel/ Machinery) and the repayment hereof with interest, cost charges and expenses is secured interalia by pledge / hypothecation of the vehicle / vessel / machinery as evidenced by the Loan-cum-hypothecation agreement dated 21/10/19 executed by me/ us in favour of the Bank which also contained the terms and conditions applicable to the loan.

In the said agreement full particulars and hypothecation to the Bank could not be set out. Full particulars and description of the Vehicle / Vessel / machinery under pledge / hypothecation of the vehicles / vessels / machinery are as set out in the schedule annexed hereto.

I/We hereby declare, covenant and confirm that:

(I)The Vehicle / vessel / tractor / machinery under pledge / hypothecation to the Bank as security for the repayment of the above mentioned term loan (with interest, cost, charges and expenses) granted to me / us under the loan agreement is the one setout in the schedule hereto annexed.

(II) The said schedule shall be deemed to have been incorporated into and forming part of the above said loan agreement as from the date on which it is executed.

Schedule of vehicles / vessels / machinery

1. Class of Vehicle :
2. Maker's Name :
3. Type of Body :
4. Year of Manufacture :
5. No.of Cylinders :
6. Chassis No. :
7. Fuel used :
8. Horse Power :
9. Maker's classification or wheel base :
10. Seating Capacity :
11. Unladen weight :

X (Signature)

Mr.NIRANJAN KUMAR S/O D/O W/O Mr.RAM NATH
 FLAT NO-D-45,SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308

(Signature)

Date: 21/10/19

X (Signature)

GUARANTOR'S ENDORSEMENT

I/We who have guaranteed the repayment of the loan referred to in the above letter with interest, cost, charges and expenses, assent to what is stated therein and confirm that the vehicle/vessel/machinery under pledge/hypothecation to the Bank is also shown in the above schedule.

GUARANTOR(S)

Date:

LOS Application ID - 17593556

ANNEXURE CAR IV**Letter from Branch to dealer/supplier**

BRANCH: PBB GREATER NOIDA

Branch Code: 62794

To,

M/s ESPIRIT TOYOTA

(Name & Address of the Dealer/Supplier)

NO.

Date: 21/10/19.

Dear Sir/Madam,

Ref: your Performa invoice / letter No.1810

dated 18-10-2019 for supply of TOYOTA, INNOVA

to Shri / Smt / Mr. NIRANJAN KUMAR S/O D/O W/O Mr.RAM NATH (1st applicant)

Shri / Smt / (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. 1810 dated 18-10-2019, we have today credited your account below,

Bank Account No.	32825618229
Name of the Bank	STATE BANK OF INDIA
Name of Branch	SECTOR-11,NOIDA
UTR No.	
Amount	18,50,000/-

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:

LOS Application ID - 17593556

ANNEXURE CAR IV**Letter from Branch to dealer/supplier**

BRANCH: PBB GREATER NOIDA

Branch Code: 62794

To,

M/s ESPIRIT TOYOTA

(Name & Address of the Dealer/Supplier)

NO.

Date: 21/10/19.

Dear Sir/Madam,

Ref: your Performa invoice / letter No.1810

dated 18-10-2019 for supply of TOYOTA, INNOVA

to Shri / Smt / Mr. NIRANJAN KUMAR S/O D/O W/O Mr.RAM NATH (1st applicant)

Shri / Smt / (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. 1810 dated 18-10-2019, we have today credited your account below,

Bank Account No.	32825618229
Name of the Bank	STATE BANK OF INDIA
Name of Branch	SECTOR-11,NOIDA
UTR No.	
Amount	18,50,000/-

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	INNOVA386
c)	Cost of the Vehicle (On Road Price)	2204830
d)	Amount paid to you by borrower	0
e)	Amount paid by the borrower in Bank as Margin	354830

(f) Loan Amount	1850000
(g) Total Amount Credited to your Bank A/c (e+f)	2204830
(h) Car Loan Account No.	00000038861836646 ✓

2. Please note that the amount is to be appropriated specifically towards the purchase price of the said vehicle. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by above borrower(s). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his/her acknowledgement. The specification of the vehicle such as make, model should not be changed from what is stated in your proforma invoice mentioned above without the consent in writing from us.
3. In no case any amount should be refunded by you to the borrower. In case you have to refund the amount in part or full for any reason whatsoever, it should be sent to us directly by A/c Payee cheque favouring SBI Car Loan A/c No 00000038861836646 Shri/Smt NIRANJANKUMAR.
4. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of the vehicle delivered to the above borrowers. You are requested not to deliver the vehicle without the comprehensive insurance policy with appropriate endorsement in favour of State Bank of India PBB GREATER NOIDA Branch. The Original Invoice, Receipt for the above payment and copy of the insurance (cover note/ policy) should be handed over to us within a period of three days from the date of disbursement.
5. The above borrower(s) have been sanctioned by us a Term Loan of ₹ 1850000 by us for purchase of the vehicle. Please, therefore, ensure that the Hypothecation Charge over the vehicle to be supplied to the above borrower(s) is registered in favour of State Bank of India, PBB GREATER NOIDA Branch in the books of Regional Transport Officer. The vehicle should be registered in the name of the 1st applicant only. Please arrange to obtain a Certificate from RTO to the effect of having registered our hypothecation charge, which may be forwarded to us for our record. The relative form signed by the borrower and the Bank for this purpose is forwarded herewith.
6. In all cases, where the vehicle is not delivered to the customer for any reason whatsoever, the amount paid shall be refunded by you to the Bank directly. In case where the delivery of the vehicle is not made by you to the customer by reason of your not being able to do so, you will be liable to the customer for all claims/actions initiated by the customer and shall make good all charges/costs/expenses incurred by State Bank of India due to your conduct, by reimbursing forthwith such amount incurred by the Bank. You will also be liable to compensate the Bank for any loss/liability arising due to your non compliance of any of the above terms and conditions.

Yours faithfully,


Branch Manager

(To be filled in and returned to the Branch by the Dealer supplying the vehicle)

Vehicle Make: 2019INNOVA386

Date of delivery:

Engine Number:

Chassis Number:

LOS Application ID
- 17593556

LOAN ORIGINATION SOFTWARE (LOS), STATE BANK OF INDIA,
PERSONAL BANKING BUSINESS UNIT, CORPORATE CENTRE,
MUMBAI



FORM 29

[See Rule 55 (1)]

FORM OF NOTICE OF OWNERSHIP OF A MOTOR VEHICLE

(To be made in duplicate & the duplicate copy with the endorsement of the Registering Authority to be returned to the transfer immediately on making entries of transfer of ownership.)

To,
The Registering Authority
Directorate of Transport
.....(in whose jurisdiction the transferee resides)

I/We
Resident of
have on the day of the year
Sold & delivered my/our Vehicle No. Make
Chasis No. Engine No.
to Shri/Smt.
(Son/wife/daughter of
Residing at

.....(House No./Street/Village/Town/Distt. State)

The Registration Certificate & Insurance Certificate have been handed over to him/her them. To the best of my Knowledge and belief the vehicle is not superdari and free from all incumberances & the information furnished is true. I undertake to hold myself responsible for any inaccuracy or suppression of information.

Dated


Signature of the Registered Owner
(Transferor)

C.C.
I(Transferee)

Copy to the Registering Authority in whose jurisdiction the transferor resides.
Note : To be sent to Registering Authority by Registered Post, Acknowledgement due.

OFFICE ENDORSEMENT

NumberDated Office of the

The ownership of the vehicle has been transferred in the name of

W.e.f.(Date)

Registering Authority
(Office seal)

To,
.....
.....
(The Transfer)

Registered post under proper acknowledge. Strike out Whichever is inapplicable.

FORM 29

[See Rule 55 (1)]

FORM OF NOTICE OF OWNERSHIP OF A MOTOR VEHICLE

To be made in duplicate & the duplicate copy with the endorsement of the Registering Authority to be returned to the transferor immediately on making entries of transfer of ownership.)

To,

**The Registering Authority
Directorate of Transport**

.....(in whose jurisdiction the transferee resides)

I/We

Resident of

have on the day of the year

Sold & delivered my/our Vehicle No. Make

Chasis No. Engine No.

to Shri/Smt.

(Son/wife/daughter of

Residing at

.....(House No./Street/Village/Town/Distt. State)

The Registration Certificate & Insurance Certificate have been handed over to him/her them. To the best of my Knowledge and belief the vehicle is not superdari and free from all incumbrances & the information furnished is true. I undertake to hold myself responsible for any inaccuracy or suppression of information.

Dated


**Signature of the Registered Owner
(Transferor)**

C.C.

I(Transferee)

Copy to the Registering Authority in whose jurisdiction the transferor resides.

Note : To be sent to Registering Authority by Registered Post, Acknowledgement due.

OFFICE ENDORSEMENT

Number Dated Office of the

The ownership of the vehicle has been transferred in the name of

W.e.f.(Date)

To,

**Registering Authority
(Office seal)**

.....
.....
(The Transfer)

Registered post under proper acknowledge. Strike out Whichever is inapplicable.

FORM 30

[See Rule 55 (2) and (3)]

Report of transfer of ownership of a Motor Vehicle

Part-1 For the use of Transfer

(To be made in duplicate if the vehicle is held under an agreement of Hire-Purchase/Lease/Hypothecation and duplicate copy with the endorsement of the registering authority to be returned to the financier simultaneously on making the entry of transfer of ownership in the certificate of registration).

To,

The Registering Authority,

.....
.....

Name of the Seller

Son/wife/daughter of

Full address

.....

I, hereby declare that I/we have on this day of the year

Sold my /our motor vehicle bearing registration mark

To Shri/Smt.

Son/wife/daughter of

Full address

.....

And handed over the certificate of registration and the certificate of insurance to him/her/them.

I/We hereby declare that to the best of my/our knowledge the certificate of registration of the vehicle has been/has not been suspended* or cancelled.

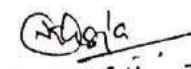
I enclose the "No-objection Certificate" issued by the Registering Authority.

If the "No-objection Certificate" from the registering authority is not enclosed the transfer should file alongwith this application a declaration as required under Sub-Section (1) of Section 50.

Dated

* Details of suspension or cancellation

** Strike out whichever is inapplicable.

✓ 
Signature of the Transferor

PART- II FOR THE USE OF TRANSFEREE

To,

The Registering Authority,
.....
.....

Name of the Transferee

Son/wife/daughter of

Full address

(Proof of addresses to be enclosed)

I, hereby, declare that I/We have on this

Day of the year purchase the motor vehicle bearing

Registration number From

..... (Name & full address)

and request that necessary entries regarding the transfer of ownership of the vehicle in my/our name may be recorded in the certificate of registration/ certificate of fitness of the vehicle, which is enclosed.

The certificate of Insurance is also enclosed.

"To the best of my Knowledge and belief I have not suppressed any facts and information furnished is true. The vehicle is not superdari and free from all encumbrances. I undertake to hold myself responsible for any inaccuracy of information.

(.....)

(Signature of the transferee)

Specimen Signature of the transferee.

(1)

(2)

Consent of the Financier in the case of motor vehicle to an agreement of hire purchase/lease/hypothecation.

I/We being a party to an agreement of hire purchase/lease/hypothecation in respect of motor vehicle give consent to the transfer of ownership of the said vehicle to Shri/Smt./Kumari

With them I/We have entered into an agreement of hire-purchase/lease/hypothecation.

Date

Signature of the Financier

OFFICE ENDORSEMENT

No. Date Office of the

The transfer of ownership of vehicle has been recorded with effect from.....

On the registration certificate of the vehicle and in registration record this office.

Registering Authority

To

.....
(Name and address of the financier)

By registered post or delivered under proper acknowledgement.

FORM 30

[See Rule 55 (2) and (3)]

Report of transfer of ownership of a Motor Vehicle

Part-1 For the use of Transfer

(To be made in duplicate if the vehicle is held under an agreement of Hire-Purchase/Lease/Hypothecation and duplicate copy with the endorsement of the registering authority to be returned to the financier simultaneously on making the entry of transfer of ownership in the certificate of registration).

To,

The Registering Authority,

.....
.....

Name of the Seller

Son/wife/daughter of

Full address

.....

I, hereby declare that I/we have on thisday of the year

Sold my /our motor vehicle bearing registration mark

To Shri/Smt.

Son/wife/daughter of

Full address

.....

And handed over the certificate of registration and the certificate of insurance to him/her/them.

I/We hereby declare that to the best of my/our knowledge the certificate of registration of the vehicle has been/has not been suspended* or cancelled.

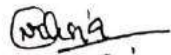
I enclose the "No-objection Certificate" issued by the Registering Authority.

If the "No-objection Certificate" from the registering authority is not enclosed the transfer should file alongwith this application a declaration as required under Sub-Section (1) of Section 50.

Dated

* Details of suspension or cancellation

** Strike out whichever is inapplicable.

✓ * 
Signature of the Transferor

FORM 34

APPLICATION FOR MAKING AN ENTRY OF AN AGREEMENT OF HIRE-PURCHASE/ LEASE/ HYPOTHECATION SUBSEQUENT TO REGISTRATION

(To be made in duplicate and in triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of The Registering Authority To be returned to The Financier and Registering Authority simultaneously on making the termination entry in the Certificate of Registration and Form 24)

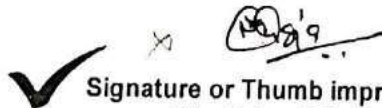
To
The Registering Authority

The Motor vehicle bearing registration number under is the subject of an agreement of Hire Purchase/Lease/Hypothecation between the registered as Owner * and (Fill in the name and full address of the Financier)

We request that an entry of the agreement be made in the Certificate of Registration and the relevant records in your office.

The Certificate of Registration together with the fee is enclosed.

Date.....


Signature or Thumb impression
of Registered Owner

Date.....
*Strike out whichever is not applicable

Signature of the Financier with
Official Seal & Address

OFFICE ENDORSEMENT

Ref. No.

Office of the:

The entry of the agreement of Hire Purchase/Lease/Hypothecation as requested above is recorded in this office of Registration Record in Form 24 and Registration Certificate on(Date)

Date.....

Signature of Registering Authority

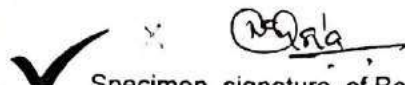
To
The Financier
M/s.
.....
(Name and Address of the Financier)

By Registered Post or delivered under proper acknowledgment.

To
The Registering Authority

(To be sent to both the above parties by Registered Post acknowledgment due)

Specimen signature of the Financier are to be obtained in original application for affixing and attestation by the Registering Authority with the Office Seal in Form 23 & 24 in such a manner that the part of Impression of Seal or Stamp and Attestation shall fall upon each signature.


Specimen signature of Registered Owner

FORM 34

APPLICATION FOR MAKING AN ENTRY OF AN AGREEMENT OF HIRE-PURCHASE/ LEASE/ HYPOTHECATION SUBSEQUENT TO REGISTRATION

(To be made in duplicate and in triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of The Registering Authority To be returned to The Financier and Registering Authority simultaneously on making the termination entry in the Certificate of Registration and Form 24)

To
The Registering Authority

The Motor vehicle bearing registration number under is the subject of an agreement of Hire Purchase/Lease/Hypothecation between


the registered as Owner * and

.....(Fill in the name and full address of the Financier)

We request that an entry of the agreement be made in the Certificate of Registration and the relevant records in your office.

The Certificate of Registration together with the fee is enclosed.

Date.....


Signature or Thumb impression
of Registered Owner

Date.....
*Strike out whichever is not applicable

Signature of the Financier with
Official Seal & Address

OFFICE ENDORSEMENT

Ref. No.....

Office of the:

The entry of the agreement of Hire Purchase/Lease/Hypothecation as requested above is recorded in this office of Registration Record in Form 24 and Registration Certificate on(Date)

Date.....

Signature of Registering Authority

To
The Financier
M/s.

.....
(Name and Address of the Financier)

By Registered Post or delivered under proper acknowledgment.

To
The Registering Authority

.....
.....

(To be sent to both the above parties by Registered Post acknowledgment due)

Specimen signature of the Financier are to be obtained in original application for affixing and attestation by the Registering Authority with the Office Seal in Form 23 & 24 in such a manner that the part of Impression of Seal & Stamp and Attestation shall fall upon each signature.


Signature of Registered Owner

लेवामे:

शाखा प्रबन्धन
स्टेट बैंक P.B.B. ब्रांच
ग्रेटर कोल्हा
गोतमपुर नगर

महोदय,

मेरे कार्ड लोन की विसूने मेरे सेलरी
खाता नं. 307 89060650 से हर
महीने की 15 तारीख को ले ली जाये।

Dt. 21.10.19

Niranjana

21.10.19
(Niranjana kumar)

ORDER BOOKING FORM

74803

CTDMS ENQUIRY NO: _____
 CTDMS ORDER BOOKING NO: _____

SI No: 2019

Please read the terms and conditions stated overleaf before filling this form.
 (The order form is to be submitted to the Dealer with whom the vehicle is booked)

Order Booking Form No. _____

Model Preference: Model INNOVA VX Color Bronze Suffix _____ Fuel Type D

Kindly consult the dealer before indicating option

Customer Name: MR. NIKANJAN KUMAR

Communication Address: Res Off

D-45, Alpha-2 Greater Noida, U.P. PIN 201306

Phone No: 844534850 Mob No: _____ Email ID: nikanjan141@gmail.com

PAN Number: AHDPK5199E Occupation: _____

Registration: White Board Yellow Board (State Permit / All India Permit)

Vehicle Booked First Purchase Additional Replacement
 Vehicle already owned _____ Current vehicle that is being replaced _____
 Mode of Purchase Cash Own Finance In House Finance
 Reason _____ Preferred _____

Sl. No	PARTICULARS	AMOUNT
1	Vehicle Cost (Ex-showroom Price)	192700
2	Toyota Protect (Standard/Add-on)	96598
3	Registration + Road Tax	194830
4	TGA (Selected) <u>11. TCS</u>	19270
5	Smiles Package / Long Life Body Coating <u>14. ENV</u>	19270
6	Extended Warranty	25162
7	Others <u>16 plate + test tag</u>	1450
8	Others	
9	Others	
TOTAL ON ROAD PRICE (A) Booking		Balance
10	Total Loan Amount	
11	Advance EMI + Processing fee / Stamp Duty	
12	Down Payment	
BALANCE TO BE PAID		
13	Other Deduction	
14	Used car procurement Price	
15	Total Discount / Scheme Offered for the month	
		Net Amount Payable

INDIVIDUAL PURCHASE

Customer Name _____

Name of Nominee/s
 (No change of name or transfer is permissible unless it is in favour of Nominee)
 (Note: to be filled at the time of booking.)
 Mother's Maiden Name _____

COMPANY PURCHASE

Company Name _____

Main User of the vehicle: _____

Contact person Name: _____

Designation: _____

Driving Licence Number: _____

Date of Birth 01/07/1973 Marital Status Married Unmarried Wedding Anniversary _____
 Family Size _____ Family Status: Nuclear Joint Qualification: _____
 Income Group: 2-4 lacs 4-6 lacs 6-8 lacs 8-10 lacs 10-15 lacs 15-20 lacs Above 20 lacs

Payment Details

(Payment towards the booking amount of the vehicle to be made by way of Cash / Cheque/ Demand Draft / Pay order in favour of _____)

Cheque/ DD/ PO / Cash Details:
 Payment Instrument No: _____ Date: _____ Amount: _____ Drawn on (Bank Name): _____

I understand and agree that the vehicle specification, price & statutory levies shall be as applicable as on the date of delivery by the dealer & irrespective of booking date or reasons of delay in delivery. I have carefully read the terms & conditions stated above & overleaf. These have also been explained to me in the language which I understand. Accordingly, I agree to all the terms & conditions. I hereby confirm that I have provided the correct & complete information.

Date: 18/10/19 Likely Delivery Date: _____ (Special occasion) _____ Customer signature _____

Order Details

Received order booking along with Cash / Cheque / DD/ PO No _____ Dtd _____ for Rs 21000/- which is subject to terms and conditions overleaf.
 The allocation of the vehicle will be made on "first come first serve basis".
 Date of booking: 18/10/19 Seal: _____ Authorised Signatory of the Dealer _____

LOS Application ID - 17593556

SANCTION LETTER



STATE BANK OF INDIA
PBB GREATER NOIDA

To

1) Shri/Smt/Kum

Mr. NIRANJAN KUMAR S/O D/O W/O Mr. RAM NATH
FLAT NO-D-45, SECTOR ALPHA-01, GREATER NOIDA, GAUTAM BUDH NAGAR-201308

RACPC / AL /

Date: 21/10/19.

Dear Sir,

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

Mr. NIRANJAN KUMAR s/d/w of Mr. RAM NATH

MEDIUM TERM LOAN OF ₹18,50,000.00

With reference to your application dated **19/10/2019**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **PBB GREATER NOIDA** 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



Reg. No. REGNO

Job Order GSJ19-07704

Spirited Auto Care (P) Ltd.

Plot No. D-45, Sector Alpha-01, Greater Noida, Greater Noida Gautam Buddha Nagar, Uttar Pradesh - 201306

Contact Name: RAJESH KUMAR

Phone No: 0120-4873650
GSTIN: DBA/IN/2005191720

Vehicle ID: GUN142R-MXMMYX

Contact No: 8835000154

Year: 2019

(INR) 8850

Customer Details		Vehicle Information		Service Information	
Customer ID	119135469	Series	INNOVA	Job Type	Warranty 1120
Contact No	883534050	Full model code	GUN142R-MXMMYX	Odometer reading	1477 kms
Contact Method	Telephone	VIN No	MBJGB8EM702068392	App Date & Time	
Telephone		Engine No	2GD-A348814	Arrival Date & Time	01/11/2019 12:51
Fax		Colour Code	AVANT GARDE BRONZE / 4V8	Promise Dly Date & Time	01/11/2019 14:51
Name & Address	M: NIRANJAN KUMAR D-45, SECTOR ALPHA-01 GREATER NOIDA GREATER NOIDA GAUTAM BUDDHA NAGAR UTTAR PRADESH -201306	Vehicle sale date	21/10/2019	Document Date & Time	01/11/2019 12:52
GSTIN		Selling Dealer	GE01A	Payment mode	YES
				Return old part	YES
				Washing	YES
				Delivery	

Last Service Date	RO No.	Mileage In	QC Remarks of Previous Service

Customer Request : 1000 KM SERVICE

Code / Part No.	Description	SAC/HSN	Qty.	Labour/ Unit Price	Check Vehicle Condition
Labour Charges 1000	1,000 KM SERVICE - INSP	998729		Warranty	<p>D - Dent S - Scratch P - Peel C - Cut</p> <p><input checked="" type="checkbox"/> Tool kit <input checked="" type="checkbox"/> Jack & Handle <input checked="" type="checkbox"/> Spare Wheel <input type="checkbox"/> Wheel Cap <u>Allow</u> <input type="checkbox"/> CD <u>X</u> <input type="checkbox"/> Mat <u>C</u> <input type="checkbox"/> Others <u>X</u></p> <p><input checked="" type="checkbox"/> Warranty booklet <input checked="" type="checkbox"/> Steering wheel cover <input checked="" type="checkbox"/> Lock remote <input checked="" type="checkbox"/> Idol <input checked="" type="checkbox"/> Perfume bottle <input checked="" type="checkbox"/> Lighter</p> <p>Document Submitted <input type="checkbox"/> Id Card <input type="checkbox"/> Claim Documents <input type="checkbox"/> Insurance Policy <input type="checkbox"/> Driving License <input type="checkbox"/> Others</p> <p>I agree to <input type="checkbox"/> Terms & Condition <input checked="" type="checkbox"/> Explanation of estimate Date: _____ Customer Signature: <u>[Signature]</u></p> <p>I Certify That : <input type="checkbox"/> Work has been done to my satisfaction <input type="checkbox"/> Job details & charges explained <input type="checkbox"/> Vehicle in good condition Customer Signature: <u>[Signature]</u></p> <p>Deepak Chauhan Contact No. 7835000154 Service Advisor Signature: <u>[Signature]</u></p>

Deepak Chauhan
7835000154

[Signature]

(Labour & part charges exclusive of taxes)	Labour	0.00	PSFU Preference
	Parts	0.00	<input type="checkbox"/> Call <input type="checkbox"/> SMS <input type="checkbox"/> Email
	Total	0.00	Time:

Terms & Conditions:
1. Customer hereby authorizes the dealer to execute necessary servicing / repairs at customer's risk and cost, by using all necessary parts and consumable required for the same as per the assessment of the dealer. Pick up and drop off facility, if available with the dealer, are at the sole risk of the customer. 2. Remarks of service advisor relating to dents and scratches at the time of accepting the vehicle and final Dealer shall not be responsible for minor scratches and dents which are not visible before washing of the vehicle. 3. Dealer will take reasonable care of the vehicle while it is in its custody. However, the dealer shall not be responsible for any damage to the vehicle while it is in its custody.



676
674
675

Nuanjan Kumar
18.50
7 y
Chq. CIF = 8 5539390

CAR LOAN

APPLICATION FORM

Please read these instructions carefully before filling up the application form

C/L - 388 618366
Coll = 7788 36163

1. Separate copies of Form-A (Personal Details) and Form-B (Employment and Income Details) are to be individually filled up and signed by Applicant, Co-Applicant and Guarantor (If any).
2. Completely filled up Form-C (Property and Loan Details) and Form-D (Declaration) are to be signed by Applicant, Co-Applicant and Guarantor.
3. The 'Blue' ribbon on top of Form-A and Form-B requires applicants to select the capacity in which they are applying. Applicant, Co-Applicant and Guarantor to place tick mark before the appropriate option in their respective copies.
4. All dates are to be filled up in DD-MM-YYYY format only.
5. To ensure quick disbursal, Please submit application form Form-A (for all applicants), Form-B (for all applicants), Form-C and Form-D, fully complete in all respect with relevant supporting documents as per enclosed Document Checklist.

Auto Loan Application No. (For Official Use):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Sourcing Entity Type: Branch MPST ALC DEALER

LOS ID

1	7	5	9	3	5	5	6						
---	---	---	---	---	---	---	---	--	--	--	--	--	--

ALC ID

--	--	--	--	--	--	--	--	--	--	--	--	--	--

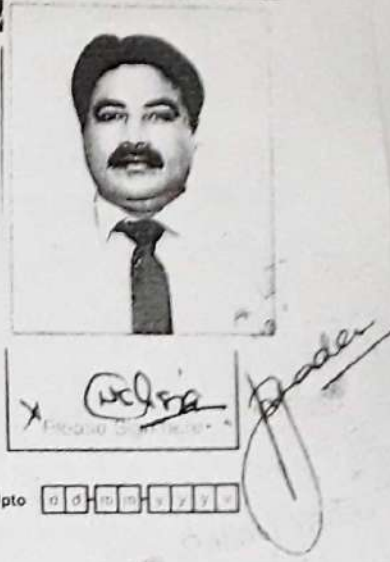
MPST ID

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Dealer Name
(If sourced by dealer otherwise strike off)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name: NIRANJAN KUMAR Gender: M F
 Salutation: Mr Mrs Ms Dr Other _____ Date of Birth: 01-07-1973
 Marital Status: Married Unmarried Other Name of Spouse: SKKHA
 No. of Dependents: 00 No. of Children: 00 Name of Father: RAN NATH
 Mother's Maiden Name: SUDHISHI ZHAKRISHA Category: SC ST OBC General
 Nationality: INDIA Residential Status: Resident NRI / PIO Religion: _____
 Place of Birth: SULTANPUR Photo Identification (ID): Type: ADHAR CARD
 Photo Identification (ID): Number: _____ Photo ID: Valid Upto: 01-07-2023
 Driving Licence No.: _____ Driving Licence Valid Upto: 01-07-2023
 PAN No./QIR No.: HAPRKSJGK Passport No.: _____ Passport Valid Upto: 01-07-2023
 Highest Qualification Attained: _____ Qualifying Year: 01-07-2023



Present Address: Staying at the present address for the past _____ Years and _____ Months. Residential Address

House / Flat / Apartment No. or Name: DUC SECTOR ALHABAD K NOIDA
 Street Name & No. and Area/Location: _____
 Landmark: _____
 City: GR. NOIDA District: GR. NOIDA Pin Code: _____
 State: UTTAR PRADESH Country: INDIA
 Telephone (Landline): _____ Mobile (Primary): 91005804310 Mobile (Secondary): _____
 Email (Personal): _____

Permanent Address: Is permanent address same as present address? Yes No (To be filled if permanent address is different from present address)

House / Flat / Apartment No. or Name: CHIT NATH GANJ
 Street Name & No. and Area/Location: USMANPUR
 Landmark: _____
 City: SULTANPUR District: SULTANPUR Pin Code: 228105
 State: UTTAR PRADESH Country: _____
 Telephone (Landline 1): _____ Telephone (Landline 2): _____

Office / Business Address: Office / Business Address

Name of Org/Employer, Dept. & Floor: MUSTAFI CIVIL COURT
 Street Name & No. and Area/Location: CHAMBER 10 KARANPUR
 Landmark: _____
 City: GR. NOIDA District: GR. NOIDA Pin Code: 201306
 State: UTTAR PRADESH Country: INDIA
 Telephone (Landline): _____ Fax: _____ Mobile (Secondary): _____
 Email (Organizational): _____

Repayment Mode: Check-off ECS (Electronic Clearing System) PDCs (Post Dated Cheques) ST (Standing Instruction) Others
 Relationship with the Bank: Less than 1 year 1-3 years More than 3 years
 References (Names and addresses of two referees who are not related to you):

State Bank of India may make enquiries from the referees if it deems necessary.	Name: <u>SM DUBEY</u>	Name: _____
	Address: _____	Address: _____
	Email: _____	Email: _____
	Tel: _____ Mob: <u>941216739</u>	Tel: _____ Mob: _____

→ Credit Cards

Card Number	Issuer Name	Primary/Supplementary	Outstanding Balance	Remarks

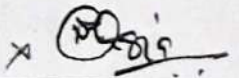
→ Fixed Deposits

FD Number	Amount	Rate	Maturity Date(dd/mm/yyyy)	Bank Name

→ Other Assets (Bonds, Shares, Mutual Fund, Other Investments, Precious metals / Gold / Jewelry, Immovable Property etc.)

Asset Type	Asset Description	Asset No.	Asset Value	Remarks

→ Name : Date :



Signature of Applicant / Co-Applicant / Guarantor

FORM-C (VEHICLE & LOAN DETAILS)

Scheme Name: SBI Car Loan NRI Car Loan Certified Pre-Owned Car Loan Used Car Loan
 T.M.E. Employees Car Loan Car Loan-Overdraft Other Scheme

Vehicle Details

Vehicle Category: []
 Manufacturer: VIAYO/VA []
 Vehicle Model: WINDO VA []
 Supplier: AS/REV []

Loan Details
 a) Cost of Vehicle: 1927000 []
 b) Cost of Insurance: 96598 []
 c) Cost of Accessories: []
 d) Road Tax: 194830 []
 e) Others: []
 Project Cost (a+b+c+d+e): []
 Amount already paid: 2204830 []
 ii) margin: 354830 []
 iii) Other (Specify): []

Loan Amount (i+ii+iii): 1850000 []
 Loan Purpose: Purchase of New vehicle Purchase of Used Vehicle Take over of Loans
 Repayment: Monthly Quarterly Annually Tenure (Months): 84 []

Life Insurance

For your benefit and convenience, the following group insurance plan underwritten by SBI Life Insurance Company Ltd. is available for your consideration. If you opt for this cover, SBI would administer your enrolment for the chosen plan. Please note that this insurance cover is optional for the purpose of the loan application and may also be obtained from other providers.

Do you wish to be covered by Car Loan Insurance (Life) Cover e.g. SBI Life?

Yes No

If YES, Whether one time premium will be paid by you or you would like to add the premium to the car loan?

I will pay the premium Please add the premium to the Car Loan amount mentioned above

[Signature]
 Signature of Applicant

[Signature]
 Signature of Co-Applicant

[]
 Signature of Guarantor

DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and State Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my Car loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our Car loan account.

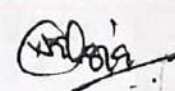
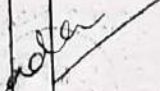
I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, State Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India/ Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank, and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our telephone/mobile phone number and Residential and/or Employment address.

I/We further acknowledge that I/We have read, understood and agree with the Most Important Terms and Conditions governing the Car loan product chosen by me/us

 Signature of Applicant	 Signature of Co-Applicant	
Place	Place	Place
Date	Date	Date

(Please tear off this acknowledgement slip along these dotted lines)

ACKNOWLEDGEMENT RECEIPT

Customer Copy

SBI Car Loan
WALK IN DRIVE OUT

Loan application received on complete document set received on Cheques received towards payment of Proceed

Fee amounting to ₹ vide cheque number dated drawn in favour of "State Bank of India

payable at

Request will be disposed of and acceptance/rejection notification would be mailed within 15 days from the date of receipt of completed application form with supporting documents.

On behalf of State Bank of India

Authorized Signatory

Date and Place

STATEMENT OF ASSETS & LIABILITIES

STATE BANK OF INDIA



NAME	Nirayan Kumar	PAN NO	AHDPK5199E
DOB	01/07/1973	Age as on date	46 yrs months
Qualification:			
Residence Address	D-45 sector Alpha-01 Greater Noida	Office Address	ADJ District Civil Court Chamber 10, Surajpur, Greater Noida
Tel. #		Tel. #	
Mobile #	9905804310	e-mail add.	

Details of the family members

SL. NO.	NAME	AGE IN YEARS	RELATIONSHIP
1	Ram Nath		Father
2	Seema		Wife
3			
4			

Details of Assets & Liabilities

a)	Immovable property/ADDRESS	Title Deed dt. In the name	Leased / Freehold	MKT. VALUE
TOTAL IMMOVABLE ASSET				
				Amount
b)	Movable Property			
1	Cash			
2	Marketable investment(cost price)			
3	Provident fund/GPF/PPF etc.	PPF SBI		22,25,387/-
4	Gold and Jewellery			
5	Life Policies (Surrender value) Nos.			
6	Cash at Bank	A/C No. & Bank Name	SBI 30789060650	15,30,878/-
7	Any Other Asset (Give Details)		+ MODS	
TOTAL MOVABLE ASSETS				
TOTAL ASSETS				37,56,215/-
LESS (-) LIABILITIES				
BORROWINGS		SOURCE	SECURITY	LOAN EMI /MONTH AMOUNT(Rs)
1	Housing loan			
2	Existing Car loan			
3	PF/GPF LOAN			
4	Personal Loan & others (pl. specify)			
TOTAL LIABILITIES				
NET ASSETS				LACS

The immovable properties are the self acquired/ancestral properties of the party, stand in his name and are unencumbered

Signature x

Place: _____
Date: _____

LOS Application ID - 17593556

OPINION REPORT

For limits up to Rs.25.00 lacs

Annexure-I

Opinion Report compiled based on the following:


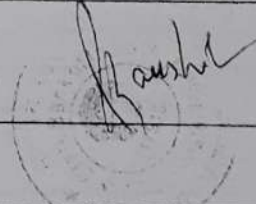
- a. Copies of Documentary evidence in respect of assets of Borrowers/ Guarantors to be obtained and kept on record.
 b. Bank account statement for the past one year to be obtained.
 c. Self certification will be the basis for the Opinion Report.
 d. Other assets to include cars etc.

Mr. NIRANJAN KUMAR

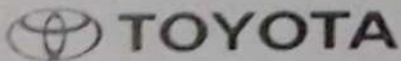
After perusal of the relative documents and on discreet enquiries made by me, it is observed that Shri/Smt/Kum**Mr. NIRANJAN KUMAR s/d/w of Mr. RAM NATH Aged 46 Years, resident of FLAT NO-D-45, SECTOR ALPHA-01 GREATER NOIDA GAUTAM BUDH NAGAR-201308** is a person of Net Worth of Rs**3756215/-** and has capacity to repay the **SBI CAR LOAN SCHEME** Loan (Scheme) of ₹ **18,50,000.00/- (Rupees Eighteen Lakhs Fifty Thousand Only)** applied for. His/Her Networth is ₹ **3756215/-** which is good for the loan amount and therefore, he/she has capacity to stand as Borrower/Guarantor.

Market value of immovable property (A) (₹)	0/-
Other liquid assets (B) (₹)	3756215/-
Total (A) + (B) (₹)	3756215/-
Less Liabilities (C) (₹)	0/-
NET WORTH (A)+(B)-(C) (₹)	3756215/-

I/We estimated the net means of Shri/Smt/Kum/**Mr. NIRANJAN KUMAR** at Rs. **3756215/-** and therefore the his/her rating is **GOOD MEANS**.

CSO/Field Officer/ Authorised Officer		Relationship Manager/ Branch Head/Unit Head	
Signature		Signature	
Name No.		Name No.	
Date		Date	

STATE BANK OF INDIA
PBB GREATER NOIDA



Espirit Toyota

SPIRITED AUTO CARS (I) LTD

D-37/38 , Sector-Side -4, Gr.Noida, Uttar Pradesh-201306

Email: salesgn@esprit-toyota.com Phone: 0120-4973000

PROFORMA INVOICE

CUSTOMER DETAILS	DATE	18-Oct-2019
NIRANJAN KUMAR GR NOIDA U P	MODEL	INNOVA
	VARIANT	2.4VX 75
	COLOUR	S WHITE
	SUFFIX	
	AVAILABILITY	
PARTICULARS		AMOUNT
EX SHOW ROOM		1927000.00
LOGISTICS CHARG		6250.00
TCS @ 1%		19270.00
ROAD TAX (U P)		194830.00
INSURANCE (0 % RTI 1YEAR)		96598.00
NUMBER PLAT		950.00
FAST TAG		500.00
Extended Warranty 5 year 1 LAKH KM		25162.00
GREEN TAX @ 1 %		19270.00
TEMPERAY		0.00
25 % EXTRA COMPANY NAME (DELHI RTO)		0.00
ON ROAD PRICE		2289830.00
DISCOUNT		85000.00
TOTAL		2204830.00

Terms & Conditions:

- 1) Prices & Specifications are Subject to change without prior notice.
- 2) Prices, Taxes & Schemes prevailing at the time of delivery applicable.
- 3) Above Ex-showroom price is inclusive of GST .
- 4) Insurance premium is calculated on 95% value of Ex-Showroom price.
- 5) 100% Payment realisation before delivery of the vehicle.
- 6) Cheque / Demand Draft / Pay Order is to be made in favour of SPIRITED AUTO CARS (I) LTD
- 7) The expected date of delivery will be informed as per Payment priority.
- 8) Finance, Insurance & Registration facility available in-house for dealership approachable area.
- 9) PAN card, Valid Address Proof & 2 photographs required for Booking.
- 10) This is computer generated Invoice need not be signed.
- 11) No receipt is valid unless obtained on our official receipt issued from Showroom Cash Counter.
- 12) Bank NOC mandatory in case of Self Registration
- 13) Any Discount offered will be reduced from Exshowroom cost during Invoicing
- 14) Green Tax @ 1% applicable extra for car above 2000 CC Capacity
- 15) Toyota Kirloskar Motors (I) Pvt. Ltd. Reserves the right to change the order acceptance procedure, specifications, model/ variant, color, and delivery process and waiting/delivery time of the vehicle etc; from time to time without any prior information.
- 16) Used car Evaluation Price is valid for Only 5 days from the date of Evaluation subject to Final Physical Evaluation as the case may be.
- 17) Delhi Registration amount in Company's name is 25% higher than Individual Case
- 18) Taxes applicable is a sole responsibility of Customer in case of Self Registration

RTGS DETAILS :-

SPIRITED AUTO CARS (I) LTD

THANKS & REGARDS

FORM-B (EMPLOYMENT & INCOME DETAILS)

= APPLICANT = CO-APPLICANT = GUARANTOR

Nature of Occupation Selected Agriculturist Businessmen / Self Employed Professional / Proprietary or Partnership firms Pensioner

Selected Individual Selected Individual

Employer Name HISTORIC ZINIC VOCAT Employment Status Regular Probationary Contractual

Total Experience Yrs Months Years in Present Job Yrs Months Years in Previous Job (If Applicable) Yrs Months

Previous Employer's Name Contact Number

Previous Employer's Address Current Industry

Organization Type Public Sector Unit Listed Private Company Unlisted Private Company MNC Central/State Government Local Civic Body

Department Designation

Employee No. Remaining Service Yrs Months

Website

Agriculturist Agriculturist

Total Lands owned and in possession Acres, out of which-

- i) Presently irrigated Acres
- ii) Seasonally irrigated Acres
- iii) Rain fed Acres

N/A

Allied Activities-

- i) Poultry
- ii) Dairy
- iii) Others specify _____

Businessman/Self Employed / Proprietary or Partnership firms Businessmen/Self Employed Professional / Proprietary or Partnership firms

Nature of Business Manufacturing Company Services Company Trading Company Trading Firm Other _____

Business Name Industry

Trade License No. Trade License Expiry Date Share holding (%)

Name of POA Holder Type of Ownership Single Joint No. of Partners

Income / Financial Details Income/Financial Details

Income Head	Gross Income	Net Income	Frequency	How are you paid?
SALARY	190402	155002	MONTHLY	ACCOUNT

Obligation / Deduction Details

Obligation Head	Gross Obligations	Net Obligations	Frequency	Remarks

Existing Loans (If Any)

Bank/Financer	Type of Loan	EMI	Tenure of the Loan	No. of EMIs Paid	Outstanding Balance

Bank Accounts Held

Bank Name	Branch	Account Type	Account Number	Account held for (Years)
SBI	GYANPUR	SAVING	3078906650	