



भारतीय स्टेट बैंक  
**State Bank of India**

PB Branch Jhansi

Telefax : 0510-2441522

e-mail : sbi.15504@sbi.co.in

IFSC No. : SBIN0015504

Branch Code : 15504

Date: 15<sup>th</sup> December 2017

**CERTIFICATE**

**TO WHOMSOEVER IT MAY COCERN**

Certified that our Branch Sanctined MC-SBI CAR LN-TL-NEW CAR LOAN account no. 36191558888 for Rs.10,00,000/- (Ten Lac only) on 20<sup>th</sup> October 2016 to Shri AJAYA KRISHNA VISHVESHA,OPP COMMISSIONER OFFICEJHANSI.His repayment of Loan has been done by him is for Rs.1,97,052/- and interest applied Rs.1,00,310/- w.e.f.20/10/2016 to 30/11/2017.

Branch Manager



JAGDISH PRASAD  
P-7655



Page 1

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

**ANNEXURE-CAR VII**

Arrangement Letter

(For financing Two Wheelers / Cars)

MAY KRISHNA VISHVESHA  
A-1011 COMPOUND OPP COMMISSIONER OFFICE, NEAR CIRCIT HOUSE, JHANSI  
UTTAR PRADESH - 284001

Ref No:

Date: 20/10/2016

Dear Sir/Madam,

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

Loan for purchase of VERNA HUNDAI Term Loan of Rs. 1000000/-

With reference to your application dated 19/10/2016, we hereby sanction you a Term Loan of Rs. 1000000 /-( Rupees Ten Lakhs Only ) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI , Verna 1.5 CRDI VGT SX AT ,2016.

2. Margin : 18.83%

3. RATE OF INTEREST

**FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the amount of loan will be charged % p.a on daily reducing balance at monthly rests. Further in the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason, whatsoever during the period of this agreement, The Bank may at its sole discretion alter the Rate of Interest suitably. Bank shall be the sole judge to determine whether such conditions exist or not. In the event of a default in payment

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

10/19/2016

*Abhishek*



In case of irregularity in the account, the Bank reserves the right to levy a higher rate of interest, as it deems fit.

#### **FLOATING RATE OF INTEREST**

The applicable interest on the loan amount will be at the rate of 0.6 % margin above the MCLR which is presently 9.05 % and thus the present effective rate of interest being 9.65 % p.a calculated on the daily balance of the loan amount at monthly rests. However, interest on the loan amount will be applied at "MCLR + \_\_\_\_\_% margin\*(discount of \_\_\_\_\_%)", which is presently \_\_\_\_\_% p.a for the first year and "MCLR + \_\_\_\_\_% margin\* (discount of \_\_\_\_\_ % )", which is presently \_\_\_\_\_ % p.a for the second and third year. At the end of the third year, the borrower(s) shall be liable to pay the floating rate of interest comprising of the MCLR and Margin then prevailing as may be determined by the Bank. Provided that the Bank shall at all time, and from time to time, be entitled to vary the Discount, Margin and the MCLR at its discretion. Depending on the variation of MCLR, Margin and the Discount, the effective rate of interest shall vary periodically and the borrower(s) shall be liable to pay the effective rate of interest.

\*Means net Margin i.e. (Margin-Discount).

#### **FIXED AND FLOATING RATE(SPECIAL INTEREST RATE)**

Interest on the loan amount will be applied at \_\_\_\_\_% p.a(Fixed) for the first year and \_\_\_\_\_% p.a for the second year and third interest at monthly rests, calculated on the monthly highest balance. In the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason whatsoever during the period of agreement, the Bank may at its sole discretion alter the rate of interest suitably. Bank shall be the sole judge to determine whether such conditions exist or not. At the end of 3rd year, you shall be liable to pay floating rate of interest comprising of MCLR then prevailing (as may be determined by the Bank) and Margin of \_\_\_\_\_% calculated on daily balance of the loan amount at monthly rests. Provided that the bank shall at any time, and from time to time be entitled to vary the margin and the MCLR at its discretion. Depending on variation of MCLR and Margin, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest.

You shall be deemed to have notice of changes in the rate of interest when the changes are notified at/displayed at the branch or published in a newspaper or in the website of the Bank or made through entry in the passbook or the statement of account or by Debit to the loan account ,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 changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to change at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstandings or on a portion thereof as it may fix for any default or irregularity on the part of the borrower(s) which in the opinion of the bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.

#### **4. Repayment :**

The Loan is to be repaid in Equated Monthly Installments of Rs. 16420.9/- 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) Charges @3% on part-payment amount(plus service tax) will be levied.
  - (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 HUNADAI VERNA NEW CAR

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10/19/2016

*Ashish*



**Insurance:**

Vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the 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.5000/- (plus service 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 Rs5000 (Rupees Five Thousand 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

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

10/19/2016

*Ahesh*



*Shastri*

BY KRISHNA VISHVESHA  
5 DM COMPOUND OPP COMMISSIONER OFFICE, NEAR CIRCIT HOUSE, JHANSI  
UTTAR PRADESH - 284001

Borrower(s)  
Date: 20/10/2016

Terms and conditions accepted

Guarantor(s)  
Date:

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialled 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.)







**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	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husbandof
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
csh = Cash	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

6/9/16

भारतीय स्टेट बैंक



State Bank of India

Savings Bank Account

CIF No : 85557343599  
 Account No : 30810867559  
 Customer Name: Mr. AJAYA KRISHNA VISHVESHA

U.P.CIVIL SECRETARIAT-LUCKNOW  
 VIDHAN SABHA MARG,, LUCKNOW,

S/D/W/H/o:Mr. SHIVE DUTTA SHARMA  
 Address:SPECIAL SECRETARY (LAW)  
 HOUSE NO. C-36 ,  
 BUTLAR PALACE COLONY

Phone:05842221722  
 Email:ajayavishvesha@rediffmail.com  
 D.O.B. (If Minor):  
 MOP.:SINGLE



Phone:2235142  
 Email:SBI.06893@SBI.CO.IN  
 Branch Code:6893  
 Date of Issue: 27/04/2015  
 Branch Manager

CONTINUATION

IFSC:SBIN0006893  
**HELP LINE 100112211**



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
02.04.16	ATM CASH 3358 SBI JHANSI MAIN BRAN JHA			Brought Forward	102389.70Cr
05.04.16	SWEEP TRF CREDIT		20000.00		5305.70Cr
05.04.16	TRANSFER FROM Mr. AJAYA KRISHNA VISH			18000.00	23305.70Cr
05.04.16	DIRECT DR				
11.04.16	TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		465.70Cr
11.04.16	INB 4031--4031-				
15.04.16	TRANSFER FROM E-PAYMENT U P STATE GO			114073.00	114538.70Cr
15.04.16	ATM CASH 5152 ALLAHABAD BANK ROAD JH				
16.04.16	SWEEP TFR DR		5000.00		109538.70Cr
16.04.16	TRANSFER TO 035717185921		84000.00		25538.70Cr
05.05.16	DIRECT DR				
05.05.16	TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		2698.70Cr
11.05.16	INB 4031--4031-				
				114073.00	116771.70Cr
11.05.16	TRANSFER FROM E-PAYMENT U P STATE GO				
11.05.16	INB 4031--4031-				
14.05.16	TRANSFER FROM E-PAYMENT U P STATE GO			6499.00	123270.70Cr
14.05.16	SWEEP TER DR				
14.05.16	TRANSFER TO 035770563829		98000.00		25270.70Cr
15.05.16	ATM CASH 67812 GWALIOR ROAD JHANSI JH				
15.05.16	ATM CASH 67812 GWALIOR ROAD JHANSI JH		10000.00		15270.70Cr
01.06.16	INB 4031--4031-		10000.00		5270.70Cr
01.06.16	TRANSFER FROM E-PAYMENT U P STATE GO			113073.00	118343.70Cr
03.06.16	ATM CASH 7552 SBI RORKEE ROR				
04.06.16	SWEEP TFR DR		20000.00		98343.70Cr
04.06.16	TRANSFER TO 035815002492		73000.00		25343.70Cr
05.06.16	DIRECT DR				
05.06.16	TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		2503.70Cr
06.06.16	SWEEP TRF CREDIT				
				7518.00	10021.70Cr



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Carried Forward	10021.70Cr
25.06.16	INTEREST CREDIT			Brought Forward	10021.70Cr
01.07.16	INB 4031--4031-			553.00	10574.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO			116858.00	127432.70Cr
02.07.16	SWEEP TFR DR				
	TRANSFER TO 035886791662		102000.00		25432.70Cr
05.07.16	DIRECT DR				
	TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		2592.70Cr
08.07.16	SWEEP TRF CREDIT				
	TRANSFER FROM Mr. AJAYA KRISHNA VISH			18000.00	20592.70Cr
08.07.16	ATM CASH 9955 SBI ELITE CROSSING A LUC				
30.07.16	SWEEP DEPOSIT BY TRANSFER		20000.00		592.70Cr
	TRANSFER FROM 035047454677			35123.00	35715.70Cr
	INT: 137.00ROI: 5.50TAX: 14.00				

30.07.16	WITHDRAWAL TRANSFER BY CHEQUE	440854	35578.00		137.70Cr
	TRANSFER TO 010971330698				
01.08.16	INB 4031--4031-				
	TRANSFER FROM E-PAYMENT U P STATE GO			116858.00	116995.70Cr
05.08.16	DIRECT DR				
	TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		94155.70Cr
06.08.16	ATM CASH 1509 SBI JHANSI MAIN BRAN JHA				
06.08.16	SWEEP TFR DR		20000.00		74155.70Cr
	TRANSFER TO 035987005520		49000.00		25155.70Cr
07.08.16	SWEEP TRF CREDIT				
	TRANSFER FROM Mr. AJAYA KRISHNA VISH			7000.00	32155.70Cr
07.08.16	POS 622008140546 MODI JEWELLERS				
01.09.16	INB 4031--4031-		31900.00		255.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO			99358.00	99613.70Cr
03.09.16	INB 4031--4031-				
				2776.00	102389.70Cr

6/9/16



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
03.09.16	INB 4031--4031-			Brought forward	-1128.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO			2776.00	102389.70Cr
03.09.16	SWEEP TFR DR		77000.00		25389.70Cr
	TRANSFER TO 036064475883				
05.09.16	DIRECT DR		22840.00		2549.70Cr
	TRANSFER TO Mr. AJAYA KRISHNA VISH				
10.09.16	SWLLP TRF CREDT			18000.00	20549.70Cr
	TRANSFER FROM Mr. AJAYA KRISHNA VISH				
10.09.16	ATM CASH 7688 SBI KUTCHHRY CHAURA JHA		20000.00		549.70Cr
10.09.16	REVERSE ATM WDL			20000.00	20549.70Cr
10.09.16	ATM CASH 906 SBI KUTCHHRY CHAURA JHA		20000.00		549.70Cr
12.09.16	INB 4031-4031-			1000.00	1549.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO				
25.09.16	INTEREST CREDIT			127.00	1676.70Cr
26.09.16	INB 4031--4031-			26566.00	23242.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO				
01.10.16	INB 4031-Salary for September-4031-Safar			102358.00	130600.70Cr
	TRANSFER FROM E-PAYMENT U P STATE GO				
05.10.16	DIRECT DR		22840.00		107760.70Cr
	TRANSFER TO Mr. AJAYA KRISHNA VISH				
08.10.16	SWLLP TFR DR		82000.00		25760.70Cr
	TRANSFER TO 036170425513				
10.10.16	ATM CASH 6697 GURUKUL NARSEN		20000.00		5760.70Cr
24.10.16	SWEEP DEPOSIT BY TRANSFER			82178.00	87938.70Cr
	TRANSFER FROM Mr. AJAYA KRISHNA VISH				
24.10.16	SWEEP DEPOSIT BY TRANSFER			125463.00	213401.70Cr
	TRANSFER FROM Mr. AJAYA KRISHNA VISH				
				Carried forward	213401.70Cr



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	213401.70Cr
24.10.16	INT: 396.00R01: 5.50TAX: 40.00 SWEEP DEPOSIT BY TRANSFER				
	TRANSFER FROM Mr. AJAYA KRISHNA VISH			14109.00	227510.70Cr
24.10.16	INT: 122.00R01: 6.50TAX: 15.00 MARGIN MONEY OF CAR LOAN				
25.10.16	SWEEP TRF CREDIT		226963.00		547.70Cr
	TRANSFER FROM Mr. AJAYA KRISHNA VISH			10080.00	10627.70Cr
25.10.16	INT: 89.00R01: 6.50TAX: 9.00 ATM CASH 4015 BOB		LU		
26.10.16	SWEEP TRF CREDIT		10000.00		627.70Cr
	TRANSFER FROM Mr. AJAYA KRISHNA VISH			10081.00	10708.70Cr
26.10.16	INT: 91.00R01: 6.50TAX: 10.00 ATM CASH 6000 BOB		LU		
			10000.00		708.70Cr
27.10.16	INB 4031--4031 TRANSFER FROM E-PAYMENT U P STATE GO			102358.00	103066.70Cr
29.10.16	NEFT*SCBL0036001*SIN0010140682462*BAJAJ			41532.00	144598.70Cr
29.10.16	SWEEP TRF DR TRANSFER TO 036218423763		119000.00		25598.70Cr
03.11.16	ATM CASH 67812 GWALIOR ROAD JHANSI JH		10000.00		15598.70Cr
03.11.16	ATM CASH 67812 GWALIOR ROAD JHANSI JH		10000.00		5598.70Cr
05.11.16	SWEEP TRF CREDIT TRANSFER FROM Mr. AJAYA KRISHNA VISH			18017.00	23615.70Cr
	INT: 19.00R01: 5.50TAX: 2.00				
05.11.16	DIRECT DR TRANSFER TO Mr. AJAYA KRISHNA VISH		22840.00		775.70Cr
10.11.16	NEFT*SCBL0036001*SIN0010140721497*BAJAJ			57211.00	57986.70Cr
12.11.16	SWEEP TRF DR TRANSFER TO 036248885938		32000.00		25986.70Cr



DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Carried Forward	25986.70Cr
01.12.16	INB 4031--4031 TRANSFER FROM E PAYMNT U P STATE GO			Brought forward	25986.70Cr
03.12.16	SWEEP TER DR TRANSFER TO 036287105806		103000.00	102358.00	120344.70Cr
05.12.16	DIRECT DR TRANSFER TO MR. AJAYA KRISHNA VISH		22840.00		25344.70Cr
05.12.16	SWEEP DEPOSIT BY TRANSFER				2504.70Cr
05.12.16	CASH WITHDRAWAL BY CHEQUE			22000.00	24504.70Cr
13.12.16	SWEEP DEPOSIT BY TRANSFER TRANSFER FROM MR. AJAYA KRISHNA VISH	440855	24000.00		504.70Cr
	INT: 24.00RUI: 5.50TAX: 3.00			16021.00	16525.70Cr
13.12.16	TO LUAN TRANSFER TO MR. AJAYA KRISHNA VISH		16421.00		104.70Cr
19.12.16	SWEEP TRF CREDIT TRANSFER FROM MR. AJAYA KRISHNA VISH			17036.00	17140.70Cr
	INT: 41.00RUI: 5.50TAX: 5.00				
19.12.16	DIRECT DR TRANSFER TO MR. AJAYA KRISHNA VISH		16421.00		719.70Cr
25.12.16	INTEREST CREDIT				
01.01.17	INB 4031--4031 TRANSFER FROM E-PAYMENT U P STATE GO			263.00	982.70Cr
02.01.17	CASH WITHDRAWAL BY CHEQUE			101358.00	102340.70Cr
05.01.17	DIRECT DR TRANSFER TO MR. AJAYA KRISHNA VISH	299389	24000.00		78340.70Cr
07.01.17	SWEEP TER DR		22840.00		55500.70Cr
19.01.17	TRANSFER TO 036427362574		30000.00		25500.70Cr
	DIRECT DR TRANSFER TO MR. AJAYA KRISHNA VISH		16421.00		9079.70Cr