

। के पूरा मुकता होने तक ईएमआई अपरिवर्तित रहे. यह इस दकचवेयार्त के अधीन होगा कि ऋण की कुल/विस्तारित अवधि, योजना संबंधी दिदकचवेयानिर्देदकचवेयार्तों के तहत स्वीकार्य अधिकतम अवधि से आगे नहीं जा रही हो या दकचवेयार्तगतिक ऋण दर बैंक की बीआरएलएलआर से संबद्ध है और प्रथम संवितरण की तारीख को प्रचलित दर पर प्रथम संवितरण की वादिकुनवजयार्त तिथि को, ऐसी तिथि पर लागू बीआरएलएलआर के आधार पर वादिकुनवजयार्त रूप से पुननिर्धारण के अधीन होगा. बीच की अवधि के दौरान बैंक द्वारा वादिकुनवजयार्त बीआरएलएलआर में कोई भी परिवर्तन का लागू बीआरएलएलआर पर कोई प्रभाव नहीं होगा.



### LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00000748677-LMS

Place: SATNA

Date: 05-02-2021

To,  
MR. AWDHESH PRATAP SINGH  
& MISS. SANGHMITRA SINGH  
PLOT NO 3 BANK COLONY SA, SATNA,  
SATNA 485001, SATNA,  
RAGHURAJNAGAR,  
UMARI, SATNA  
MADHYA PRADESH - INDIA . 485001

Dear Sir / Madam,

RE: Your request for Baroda Auto Loan - Baroda Car Loan of Rs. 5,00,000.00/-

With reference to your application dated 02-02-2021, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

#### TERMS AND CONDITIONS:

NAME OF PRODUCT	: Baroda Auto Loan
PURPOSE OF LOAN	: @VEHICLES FOUR WHEELER
NAME OF THE SPECIFIC SCHEME	: Baroda Car Loan
FACILITY	: Term Loan
TOTAL COST	: 7,90,006.00/-
LIMIT REQUESTED	: Rs. 5,00,000.00/-
PERMISSIBLE LIMIT	: Rs. 5,00,000.00/-
INSURANCE PREMIUM AMOUNT	: NA
ACTUAL MARGIN :	<u>36.71</u> %

RATE OF INTEREST

Applicable Rate of Interest is 7.90% , per annum , which is a sum of RBI Repo Rate : 4.00 % (at present), Mark Up of : 2.85 % (at present), Strategic Premium 0.25 % (at present), Credit spread of 0.75% (at present) , and Risk Premium of 0.05 % (at present),  
Default Concession in ROI : Movable Security - 0.50 %. The

Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.

TOTAL PERIOD :84months  
 MORATORIUM :0  
 REPAYABLE IN EMI :84 months by Equated Monthly Installment Payment  
 COMMENCING FROM :Rs. 7,768.00/-  
 PROCESSING CHARGES : NEXT ONTH AFTER THE DISBURSEMENT  
 UPFRONT CHARGES :Rs. 1,770.00/-  
 DEVIATION CHARGES :Rs. 0.00 /-  
 DISBURSEMENT :Rs. 0.00 /-  
 :The disbursement will be made directly to the vehicle dealer M /s Star Honda.  
**RISK RATING**  
 INTERNAL RATING SCORE :39  
 INTERNAL RATING GRADE :CL4  
**CIBIL BUREAU SCORES:**  
 CIBIL BUREAU SCORE OF APPLICANT :716  
 CIBIL BUREAU SCORE OF COAPPLICANT :-1  
 AVERAGE CIBIL SCORE :716

**Details of Securities offered:**

Primary:

Hypothecation of vehicle HONDA AMAZE valued at Rs. 7,90,006.00 /-

Collateral:

Movable:

Collateral Type	Collateral Description	Receipt No.	Maturity Period	TDR No	Policy No	Name of	Surrender value	Premium Paid	No of Units	Present value	Margin Adjusted Value
FDR		24820300030442	More than 3 years	24820300030442		SANGHMITRA	0		0	439218	395296.2

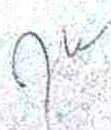
**SECURITY DOCUMENTS:**

1. Credit Appraisal Note Final
2. Declaration\_Cum\_Undertaking
3. ECS Mandate
4. In Principle
5. LDOC 1 Attestation Memo
6. LDOC 16 A Letter Depositing the FDR SDR
7. LDOC 20 Instrument of Hypothecation of vehicle
8. LDOC 3a DP Note for Joint borrowers
9. LDOC 57 Letter of instalment with accelaration clause
10. LDOC 72 Letter of authority to make payment directly to the dealers
11. Sanction Letter
12. Welcome Letter

**Terms & Conditions :**

1. This sanction is valid for Six months from the date of sanction

2. This sanction is valid for Six months from the date of sanction
3. Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment /settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower
4. The Rate of Interest will be reviewed annually at the time of review of the account. The Rate of Interest will be revised based on the Internal Rating of the borrower and the applicable spread over one year BRLLR in force at the time of review. Period of loan will be adjusted as per increase /decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the Loan does not go beyond the maximum period permissible under the scheme as per guidelines.
5. Penal interest @ 2% p.a. will be charged for non-payment / delayed payment / breach/violation /non-compliance of any terms and; conditions of the sanction on the entire outstanding for overdue period
6. Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment /settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower
7. The unified processing charges at the rate prescribed by the Bank and Service Tax and Education - Cess thereon as prescribed by Government of India will be borne by the borrower .
8. Insurance (sum assured) should cover atleast 100% of Banks loan outstanding at all times.
9. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.
10. Insurance policy should be duly assigned in favour if Bank with Banks first charge.
11. Insurance may be availed from any insurance provider ie our tie-up partenered companies as well as other companies.
12. Benefit of lower interest will be available only for the period where insurance coverage is available ie borrower to ensure that the insurance policy is valid at all time during the concurrency of loan. Insurance cover may be in the form of Credit insurance, Term insurance.
13. Insurance policy may be availed from any IRDA approved insurance provider ie our tie-up partenered companies as well as others.
14. Insurance (sum assured) should cover atleast 100% of Banks loan outstanding at all times.
15. Insurance policy should be duly assigned in favour if Bank with Banks first charge.
16. Insurance may be availed from any insurance provider ie our tie-up partenered companies as well as other companies.



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17. Benefit of lower interest will be available only for the period where insurance coverage is available i.e. borrower to ensure that the insurance policy is valid at all time during the concurrency of loan. Insurance cover may be in the form of Credit insurance, Term insurance.
18. Insurance policy may be availed from any IRDA approved insurance provider i.e. our tie-up partnered companies as well as others.
19. The Rate of Interest will be reviewed annually at the time of review of the account. The Rate of Interest will be revised based on the Internal Rating of the borrower and the applicable spread over one year BRLLR in force at the time of review. Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the Loan does not go beyond the maximum period permissible under the scheme as per guidelines.
20. Penal interest @ 2% p.a. will be charged for non-payment / delayed payment / breach/violation /non-compliance of any terms and; conditions of the sanction on the entire outstanding for overdue period
21. The unified processing charges at the rate prescribed by the Bank and Service Tax and Education - Cess thereon as prescribed by Government of India will be borne by the borrower .
22. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.
23. Rate of interest is linked to RBI Repo. The RBI Repo rate prevailing on the date of disbursement will be applicable till the next reset date. Interest shall be reset every month. Any change in the RBI Repo Rate during a month will take effect from the beginning of the following month.
24. The Rate of interest will be reviewed annually at the time of review of the account. The rate of interest will be revised based on the Bureau score of the borrower and the applicable RBI Repo Rate at the time of review. Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the loan does not go beyond the maximum period permissible under the scheme as per guidelines.

यह सुविधा आपको वार्षिक समीक्षा के अर्धीन 84 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कमी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिसमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.

The facility is granted to you for a period of 84 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility. Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be/ is likely to be prejudicially affected by such continuation or disbursements.




यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें  
वपस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्त स्वीकार्य है। If the above terms and conditions are  
acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable  
accepted the terms and conditions of sanction

भवदीय

Yours faithfully,

शाखा प्रबंधक  
Branch Manager

स्वीकार किया गया  
Accepted

( MR. AWDHESH PRATAP SINGH )  
ऋणकर्ता /Borrower

स्थान Place  
दिनांक Date

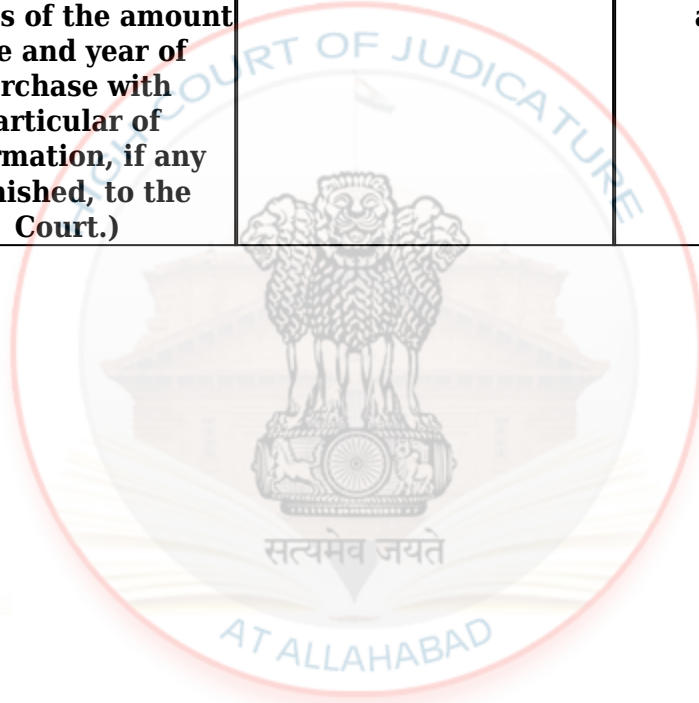
( MISS. SANGHMITRA SINGH )  
सहऋणकर्ता /Co-Borrower

**SUBMISSION OF COMPLETE STATEMENT OF MOVABLE PROPERTIES HELD AT THE TIME OF JOINING**

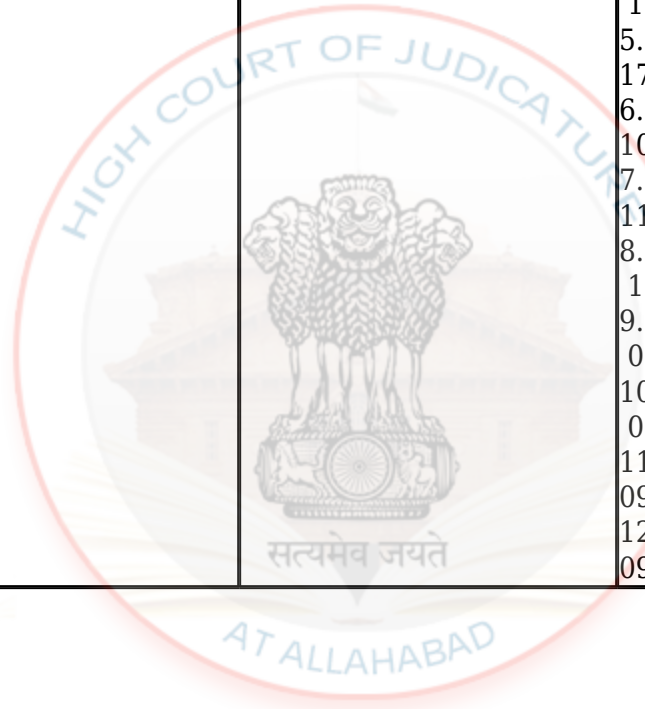
**Application ID:-4731**

**Employee No.:-3410**

1	2	3	4	5	6	7	8	9
<b>Name designation &amp; initial date of joining the official service</b>	<b>Name and age of family members</b>	<b>Details of earning members in the family such as their name profession monthly / annual income etc.</b>	<b>Details of movable properties acquired / held in each financial year (exceeding one month basic pay 10,000/- i.e. its value, sources of the amount date and year of purchase with particular of information, if any furnished, to the Court.)</b>	<b>Details of Account in Bank. Post Office etc. Amount in balance up to the financial year and source of amount.</b>	<b>Details of the PPF, FDR, NSC, or NSS, KVP, IVP and shares unit and other investment etc. along with A/C No. date of purchase, value and source of the amount invested.</b>	<b>Details of loan advance etc. taken with its amount number of installment name of the bank, institution etc.</b>	<b>Gross income from salary and other sources. If any with details of deduction</b>	<b>Remark</b>

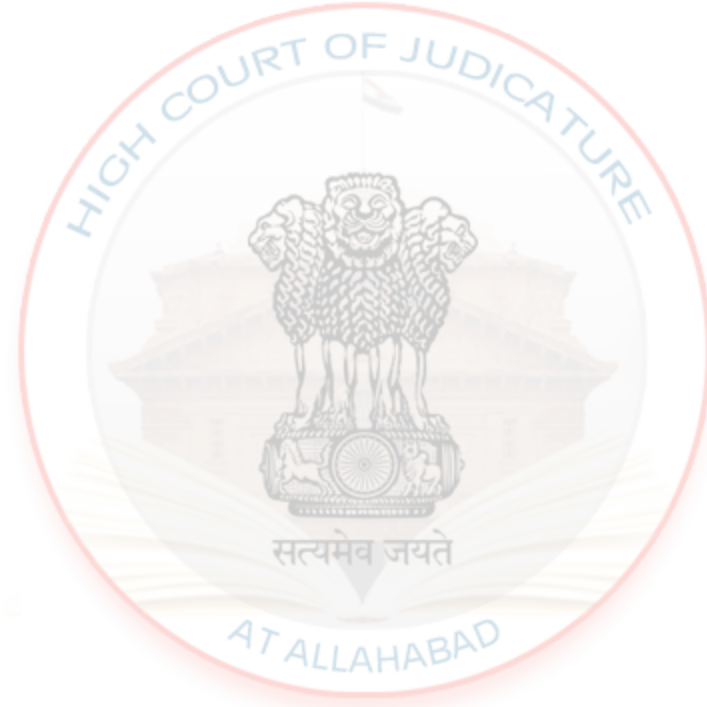


SUSHRI SANGHMITRA Judicial Magistrate 15/01/2021	A P SINGH (FATHER) AGE 66 YEAR MANORAMA SINGH (MOTHER) AGE 58 YEAR AJATSHATRU (bROTHER) AGE 36 YEAR	A P SINGH (PENSOR) 1080000/- P.A. MANORAMA SINGH (Govt. Teacher) 860000/- P.A AJATSHATRU (Corporate Job) 2284000/- P.A	1. Gold Ornament- 50gm. Approx - 2,50,000/-	Bank BOB A/c-24820100011145 Amount-35000/-	FDR No Rs. Date	NIL	NIL	NIL
					1. 24820300025941 02/01/2019 10,000,00/-			
					2. 24820300025942 02/01/2019 10,000,00/-			
					3. 24820300018674 17/02/2018 5,000,00/-			
					4. 24820300018672 17/02/2018 10,000,00/-			
					5. 24820300018673 17/02/2018 10,000,00/-			
					6. 24820300030442 10/07/2020 4,35,000/-			
					7. 24820300026579 11/03/2019 1,50,000/-			
					8. 24820300018675 17/02/2017 1,000,00/-			
					9. 24820300024111 09/07/2018 2,000,00/-			
					10. 24820300024112 09/07/2018 5,000,00/-			
					11. 24820300024113 09/07/2018 5,000,00/-			
					12. 24820300024114 09/07/2018 10,000,00/-			



LAND HELD AT THE TIME OF JOINING

1	2	3	4	5	6	7	8	9
Name	Appointment	District	Pargana	Area in Acres	Acquired or Ancestral	Annual Revenue Assessed	Estimated Value Rs.	Remark
SUSHRI SANGHMITRA	15/01/2021	NIL	NIL	NIL	NIL	NIL	NIL	NIL





SUBMISSION OF COMPLETE STATEMENT OF IMMOVABLE PROPERTIES AT THE TIME OF JOINING									
1	2	3	4	5	6	7	8	9	10
Name	Appointment	Village Pargana & District	Areas in Acre	Revenue Assessed	Estimate Value (Rs.)	Whether acquired or parted with	How acquired or parted	From whom acquired or parted	Remark
SUSHRI SANGHMITRA	15/01/2021	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

