

Page

Application ID - 22875058

KEY FACT STATEMENT  
Auto Loan

1.	Name of the Borrower/s	RAMKRIPAL KRIPAL
2.	Loan Amount	940000 (Rupees Nine Lakhs Forty Thousand Only)
3.	Loan Term	60
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% p.a. (ONE-YEAR MCLR+1 %)
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. 1770
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.
d.	On Pre-Payment	Pre-payment charges @1%+GST will be levied quarterly, on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
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. 19,060.00
10.	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : AL-NEW VITARA BREZZA Asset Variant : VITARA BREZZA ZXI+
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Date  
Place:Acknowledged  
(Borrower)

Ramkrishna

Authorized Signatory  
State Bank of India  
Branch (PC)Ramkrishna  
21/10/2022

Bank

सामान्यतः प्रयुक्त होने वाले संक्षेप / GENERALLY USED ABBREVIATIONS

a/c = Account/खाता	Csh = Cash/रकबा	Pos = Point of Sale/बिना बिना
adj = Adjustment/संशोधन	dep = Deposit/भुगतान	Pr = Principal/मूल
amt = Amount/राशि	Ddt = Draft/चुकी	proc = Processing Charge/प्रसंशोधन शुल्क
Ar = Arrest/अटक	disb/dsh = Disbonor/संशोधन	rd = Recurring Deposit/संचालित भुगतान
bal = Balance/शेष	DR = Debit/देबिट	ret/ren = Return/वापस
Capn = Capitalisation/संचयन	DOB = Date of Birth/जन्म तिथि	Rnd = Round off/गुणकारी
Chq/ch = Cheque/चेक	eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड प्रेषण	sb = Savings Bank/संचयन बैंक
Chq = Cheque/चेक	Inop = Inoperative/निष्क्रिय	SC = Short Credit/संक्षेप क्रेडिट
Clf = Customer Information File/ग्राहक सूचना सूची	Ins = Insurance/बीमा	SI/So/SORD = Standing Instruction/संचालित निर्देश
Clos = Closure/समाप्ति	Int / In = Interest/ब्याज	S/D/W/H/o = Son/Daughter/Wife/Husband of /पुत्र/पुत्री/पत्नी/पति
Coll = Collection/संग्रह	lon/loan = लोन	v/tr/x/ter = Transfer/संचालित
Comm. = Commission/संशोधन	min = Minimum/न्यूनतम	txn = Transaction/संचालित
COR/CORR = Correction/संशोधन	os = Outstanding/संचालित	Wdl = Withdrawal/संचालित
CR = Credit/क्रेडिट	PAT = Postal Charges/पोस्टल शुल्क	*MOD bal = Total balance ISB-linked MOD a/c/ग्राहक खाते का कुल शेष + संचालित शेष



भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Code: 86

Email: sbi.0000000001.co.in  
Phone No: 2323260  
IFSC: SBIN00000086

Buss. hrs: 10:00:00-14:00:00  
NCP: 232326001

Name: LAKSHMI PAL  
S/D/W/H/o: LAKSHMI PRASAD  
CIF Number: 85312326001  
401689707  
Branch: SSBP-PURANPUR  
Post: BANGAR  
Dist: BANGAR  
Pin: 853123

MOD: 85312326001  
A/C opening by: 05/01/2021  
Now held by:  
Customer's PAN: SAKR0000000001  
Date of Birth: 05/01/2001

*[Signature]*

श्रीत शर्मा  
BRANCH MANAGER

*Ramkrishna*  
*20/10/20*



भारतीय स्टेट बैंक  
State Bank Of India

(00086) GORAKHPUR IFS Code: SBIN0000086  
BANK ROAD  
GORAKHPUR  
U.P.

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अदा करें ₹ 176500/00

खा.स. A/c No. 40116853767

NOT ABOVE Rs. 1000000.00

VOID

Prefix :  
0008600001

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

*Ramkanta*  
Please sign above

⑈002426⑈ 27300200⑈

31

*Ramkanta*  
21/10-2022