



Account Name : Mr. SARAD KUMAR TRIPATHI
Address : S/O GAUTAM PRASAD TRIPATHI
130/279 BAGAH CHAR RAD CHAURAHA BAKAR
GANG BAZAR T P NAGAR KANPUR NAGAR-208023
S/O GAUTAM PRASAD TRIPATHI
Date : 18 Dec 2023
Account Number : 00000038958732558
Account Description : LOTUS SAVING BANK AL OVD- CHQ
Drawing Power : 0.00
Interest Rate(% p.a.) : 2.7000
MOD Balance : 0.00
CIF No. : 90461781578
IFS Code : SBIN0000099
MICR Code : 222002002
Nomination Registered : No
Balance as on 1 Sep 2023 : 1,55,891.12

Account Statement from 1 Sep 2023 to 30 Sep 2023

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Sep 2023	1 Sep 2023	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI2452362158606*JAUNPUR.TREASURY-	TRANSFER FROM 4697242044300		1,71,390.00	3,27,281.12
2 Sep 2023	2 Sep 2023	TO TRANSFER-UPI/DR/324535450751/DHEER AJ /UBIN/dkdheera9/NA-	TRANSFER TO 4897695162091	5,500.00		3,21,781.12
3 Sep 2023	3 Sep 2023	ATM WDL-ATM CASH 4393 SBI JAUN PUR ATM JAUNPUR-		9,500.00		3,12,281.12
3 Sep 2023	3 Sep 2023	ATM WDL-ATM CASH 4394 SBI JAUN PUR ATM JAUNPUR-		9,500.00		3,02,781.12
3 Sep 2023	3 Sep 2023	by debit card-OTHPG 324631060087LIFE INSURANCE CORPORANOIDA-		6,111.48		2,96,669.64
3 Sep 2023	3 Sep 2023	TO TRANSFER-UPI/DR/361224541864/ANOO P S/SBIN/9335887789/NA-	TRANSFER TO 4897696162090	6,200.00		2,90,469.64
3 Sep 2023	3 Sep 2023	TO TRANSFER-UPI/DR/324640634582/Trends /ICIC/2306656301/96801-	TRANSFER TO 4897696162090	2,895.00		2,87,574.64
3 Sep 2023	3 Sep 2023	TO TRANSFER-UPI/DR/324640869318/Trends /ICIC/2306656301/96801-	TRANSFER TO 4897696162090	353.30		2,87,221.34
4 Sep 2023	4 Sep 2023	TO TRANSFER-UPI/DR/324712981084/DHEER AJ /UBIN/dkdheera9/NA-	TRANSFER TO 4897690162095	1,500.00		2,85,721.34
4 Sep 2023	4 Sep 2023	TO TRANSFER-UPI/DR/324742590570/HIMAN SHU/YESB/BHARATPE90/Pay t-	TRANSFER TO 4897690162095	40.00		2,85,681.34
4 Sep 2023	4 Sep 2023	TO TRANSFER-UPI/DR/361364217951/Add Mone/PYTM/add-money@/Oid21-	TRANSFER TO 4897690162095	7,000.00		2,78,681.34

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
4 Sep 2023	4 Sep 2023	by debit card- OTHP0S324720118489DINDA YAL JALAN RETAILSJAUNPUR-		7,120.00		2,71,561.34
6 Sep 2023	6 Sep 2023	TO TRANSFER- UPI/DR/361530957945/GAURA V M/YESB/q103109800/Sent-	TRANSFER TO 4897692162094	490.00		2,71,071.34
8 Sep 2023	8 Sep 2023	TO TRANSFER- UPI/DR/325101024239/AVANE ESH/UBIN/avanishdub/Sent-	TRANSFER TO 4897694162092	3,600.00		2,67,471.34
11 Sep 2023	11 Sep 2023	by debit card- OTHP0S325420019800V BAZAAR RETAIL PVT JAUNPUR-		988.00		2,66,483.34
11 Sep 2023	11 Sep 2023	TO TRANSFER- UPI/DR/325442709151/GAURA V M/YESB/q103109800/Sent-	TRANSFER TO 4897690162095	390.00		2,66,093.34
12 Sep 2023	12 Sep 2023	TO TRANSFER- UPI/DR/362102005355/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897691162095	6,000.00		2,60,093.34
13 Sep 2023	13 Sep 2023	BY TRANSFER- UPI/CR/325614733499/MANIS H K/SBIN/9889941243/Payme-	TRANSFER FROM 4897734162099		1.00	2,60,094.34
13 Sep 2023	13 Sep 2023	BY TRANSFER- UPI/CR/325631131947/MANIS H K/SBIN/9889941243/Payme-	TRANSFER FROM 4897734162099		50,000.00	3,10,094.34
13 Sep 2023	13 Sep 2023	TO TRANSFER- UPI/DR/362227159414/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897692162094	8,000.00		3,02,094.34
14 Sep 2023	14 Sep 2023	BY TRANSFER- NEFT*RBI50GOUPEP*RBI258 2383122423*JAUNPUR TREASURY-	TRANSFER FROM 4697232044302		3,67,383.00	6,69,477.34
14 Sep 2023	14 Sep 2023	TO TRANSFER- UPI/DR/362337668058/MOHD ARI/YESB/BHARATPE90/Pay t	TRANSFER TO 4897693162093	1,500.00		6,67,977.34
15 Sep 2023	15 Sep 2023	TO TRANSFER- UPI/DR/362409958711/Shubha nk/BARB/9044383349/NA-	TRANSFER TO 4897694162092	2,000.00		6,65,977.34
15 Sep 2023	15 Sep 2023	TO TRANSFER- UPI/DR/325837944454/GAURA V M/YESB/q103109800/Sent-	TRANSFER TO 4897694162092	435.00		6,65,542.34
15 Sep 2023	15 Sep 2023	TO TRANSFER- UPI/DR/325838390648/GAURA V M/YESB/q103109800/Sent-	TRANSFER TO 4897694162092	857.00		6,64,685.34
15 Sep 2023	15 Sep 2023	TO TRANSFER- UPI/DR/325840556168/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897694162092	10,000.00		6,54,685.34
16 Sep 2023	16 Sep 2023	by debit card- OTHP0S325915077376GHAR SANSAR JAUNPUR-		3,700.00		6,50,985.34
17 Sep 2023	17 Sep 2023	TO TRANSFER- UPI/DR/326023037782/Manya fa/UTIB/9198076622/NA-	TRANSFER TO 4897696162090	1,060.00		6,49,925.34
17 Sep 2023	17 Sep 2023	TO TRANSFER- UPI/DR/326024507110/RELIAN CE/HDFC/RELIANCEJE/NA-	TRANSFER TO 4897696162090	2,187.87		6,47,737.47
17 Sep 2023	17 Sep 2023	TO TRANSFER- UPI/DR/326026243142/BHAVI KA /YESB/Q401521887/NA-	TRANSFER TO 4897696162090	260.00		6,47,477.47
17 Sep 2023	17 Sep 2023	TO TRANSFER- UPI/DR/326033710776/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897696162090	2,000.00		6,45,477.47
19 Sep 2023	19 Sep 2023	TO TRANSFER- UPI/DR/362839852765/GAURA V M/YESB/q103109800/Sent-	TRANSFER TO 4897691162095	90.00		6,45,387.47
22 Sep 2023	22 Sep 2023	TO TRANSFER- UPI/DR/326532184797/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897694162092	2,000.00		6,43,387.47

Self Attested

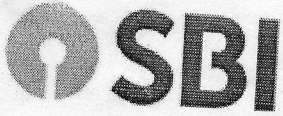

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
22 Sep 2023	22 Sep 2023	by debit card-SBIPOS004748578955REL RETAIL LTD-TR JAUNPUR-		998.00		6,42,389.47
25 Sep 2023	25 Sep 2023	BULK POSTING-ITDTAX REFUND 2022-23 ADRPT8777H-			80,480.00	7,22,869.47
25 Sep 2023	25 Sep 2023	TO TRANSFER-UPI/DR/326837586524/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897690162095	2,000.00		7,20,869.47
25 Sep 2023	25 Sep 2023	CREDIT INTEREST--			1,880.00	7,22,749.47
26 Sep 2023	26 Sep 2023	TO TRANSFER-UPI/DR/363558361149/Add Mone/PYTM/add-money@/Oid22-	TRANSFER TO 4897691162095	1,171.90		7,21,577.57
26 Sep 2023	26 Sep 2023	TO TRANSFER-UPI/DR/363529184557/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897691162095	2,500.00		7,19,077.57
27 Sep 2023	27 Sep 2023	TO TRANSFER-UPI/DR/363635173134/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897692162094	2,000.00		7,17,077.57
28 Sep 2023	28 Sep 2023	TO TRANSFER-UPI/DR/327135687757/ABHIV ADA/SBIN/8252040603/NA-	TRANSFER TO 4897693162093	1.00		7,17,076.57
30 Sep 2023	30 Sep 2023	TO TRANSFER-UPI/DR/363911940381/RAJEN DRA/YESB/Q177255953/NA-	TRANSFER TO 4897695162091	570.00		7,16,506.57
30 Sep 2023	30 Sep 2023	TO TRANSFER-UPI/DR/327329442312/NEW RAJ /HDFC/newrajshre/NA-	TRANSFER TO 4897695162091	135.00		7,16,371.57
30 Sep 2023	30 Sep 2023	TO TRANSFER-UPI/DR/363926660422/AVANTI KA/SBIN/aumllp2023/NA-	TRANSFER TO 4897695162091	25,000.00		6,91,371.57
30 Sep 2023	30 Sep 2023	TO TRANSFER-UPI/DR/327389957648/Sonu Yadav/PYTM/paytm-7807/Oid-	TRANSFER TO 4897695162091	60.00		6,91,311.57
30 Sep 2023	30 Sep 2023	TO TRANSFER-UPI/DR/327366569529/Chandra /PYTM/paytm-6783/Oid20-	TRANSFER TO 4897695162091	2,400.00		6,88,911.57

Please do not share your ATM, Debit/Credit card number, PIN and OTP with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.

self attested





Account Name : Mr. SARAD KUMAR TRIPATHI

Address : S/O GAUTAM PRASAD TRIPATHI
130/279 BAGAH CHAR RAD CHAURAH BAKAR
GANG BAZAR T P NAGAR KANPUR NAGAR-208023
S/O GAUTAM PRASAD TRIPATHI

Date : 13 Dec 2023

Account Number : 00000038958732558

Account Description : LOTUS SAVING BANK AL OVD- CHQ

Drawing Power : 0.00

Interest Rate(% p.a.) : 2.7000

MOD Balance : 0.00

CIF No. : 90461781578

IFS Code : SBIN0000099

MICR Code : 222002002

Nomination Registered : No

Balance as on 1 Nov 2023 : 5,65,577.57

Account Statement from 1 Nov 2023 to 12 Dec 2023

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Nov 2023	1 Nov 2023	TO TRANSFER- UPI/DR/367117554013/ADARS H K/BARB/9810810401/Sent-	TRANSFER TO 4897692162094	2,350.00		5,63,227.57
1 Nov 2023	1 Nov 2023	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI306 2376692662*JAUNPUR TREASURY-	TRANSFER FROM 3199971044309		1,61,390.00	7,24,617.57
2 Nov 2023	2 Nov 2023	by debit card- OTHPOS330615422936GHAR SANSAR JAUNPUR-		10,000.00		7,14,617.57
2 Nov 2023	2 Nov 2023	TO TRANSFER- UPI/DR/330639718902/DEV MEDI/ICIC/DEV.MEDICA/NA-	TRANSFER TO 4897693162093	4,390.00		7,10,227.57
3 Nov 2023	3 Nov 2023	TO TRANSFER- UPI/DR/367303021185/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897694162092	5,000.00		7,05,227.57
3 Nov 2023	3 Nov 2023	TO TRANSFER- UPI/DR/367326855596/DHEER AJ /UBIN/dkdheeraj9/NA-	TRANSFER TO 4897694162092	10,000.00		6,95,227.57
4 Nov 2023	4 Nov 2023	ATM WDL-ATM CASH 8049 JAUNPUR		9,500.00		6,85,727.57
4 Nov 2023	4 Nov 2023	REVERSE ATM WDL--			9,500.00	6,95,227.57
4 Nov 2023	4 Nov 2023	ATM WDL-ATM CASH 8349 SBI JAUN PUR ATM JAUNPUR-		9,500.00		6,85,727.57
4 Nov 2023	4 Nov 2023	ATM WDL-ATM CASH 8350 SBI JAUN PUR ATM JAUNPUR-		9,500.00		6,76,227.57
4 Nov 2023	4 Nov 2023	TO TRANSFER- UPI/DR/367412939849/AVANTI KA/SBIN/aumllp2023/Sent	TRANSFER TO 4897695162091	87,200.00		5,89,027.57
4 Nov 2023	4 Nov 2023	TO TRANSFER- UPI/DR/330830131993/Abhivad a/PPIW/abhivadan@/Sent-	TRANSFER TO 4897695162091	5,000.00		5,84,027.57
5 Nov 2023	5 Nov 2023	TO TRANSFER- UPI/DR/330923664835/Abhivad a/PP!W/abhivadan@/Sent-	TRANSFER TO 4897696162090	5,000.00		5,79,027.57

Application ID - 304231020029026
CRM Application Number- 20772360

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

Arrangement Letter
(For financing Two Wheelers / Cars)

To,
Sarad Kumar Tripathi
S O GAUTAM PRASAD TRIPATHI, S O GAUTAM
PRASAD TRIPATHI, KANPUR, KANPUR NAGAR,
UTTAR PRADESH, PIN- 208023

Ref No: 304231020029026

Date: 21/10/2023

Dear Sir/Madam,

Personal Segment Auto Loan/SBI CAR LOAN SCHEME

Loan for purchase of KIA MOTORS, SONET, HTK+, Term Loan of Rs. ₹ 978000.

With reference to your application dated 20/10/2023, we hereby sanction you a Term Loan of ₹ 978000/- (Rupees nine lakh seventy eight thousand only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of KIA MOTORS, SONET, HTK+,2023

2.Margin : 10.08%

3.RATE OF INTEREST

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

Interest on the loan will be charged at 9.25% p.a., on daily reducing balance at monthly rests which is 0.7% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.55% p.a. The rate of interest viz, 9.25% 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 annum 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 % 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 borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly instalment as under

Regular Repayment:

Equated Monthly Instalment of Rs each commencing from the month of till the entire loan with interest is fully repaid.

The first installment commences from the month following the month of disbursement of loan. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the EMI Due date of every month.

The first due date for repayment of EMIs shall fall and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses. The tentative breakup between principal and interest for the tenure of the loan shall be as under:

Repayment schedule:

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
25-NOV-23	8321.25	7538.75	15860
25-DEC-23	8385.39	7474.61	15860
25-JAN-24	8450.03	7409.97	15860
25-FEB-24	8515.17	7344.83	15860
25-MAR-24	8580.8	7279.2	15860
25-APR-24	8646.95	7213.05	15860
25-MAY-24	8713.6	7146.4	15860
25-JUN-24	8780.77	7079.23	15860

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
25-JUL-24	8848.45	7011.55	15860
25-AUG-24	8916.66	6943.34	15860
25-SEP-24	8985.39	6874.61	15860
25-OCT-24	9054.66	6805.34	15860
25-NOV-24	9124.45	6735.55	15860
25-DEC-24	9194.79	6665.21	15860
25-JAN-25	9265.66	6594.34	15860
25-FEB-25	9337.09	6522.91	15860
25-MAR-25	9409.06	6450.94	15860
25-APR-25	9481.59	6378.41	15860
25-MAY-25	9554.67	6305.33	15860
25-JUN-25	9628.32	6231.68	15860
25-JUL-25	9702.54	6157.46	15860
25-AUG-25	9777.33	6082.67	15860
25-SEP-25	9852.7	6007.3	15860
25-OCT-25	9928.65	5931.35	15860
25-NOV-25	10005.18	5854.82	15860
25-DEC-25	10082.3	5777.7	15860
25-JAN-26	10160.02	5699.98	15860
25-FEB-26	10238.34	5621.66	15860
25-MAR-26	10317.26	5542.74	15860
25-APR-26	10396.79	5463.21	15860
25-MAY-26	10476.93	5383.07	15860
25-JUN-26	10557.69	5302.31	15860
25-JUL-26	10639.07	5220.93	15860
25-AUG-26	10721.08	5138.92	15860
25-SEP-26	10803.72	5056.28	15860
25-OCT-26	10887	4973	15860
25-NOV-26	10970.92	4889.08	15860
25-DEC-26	11055.49	4804.51	15860
25-JAN-27	11140.71	4719.29	15860
25-FEB-27	11226.59	4633.41	15860
25-MAR-27	11313.12	4546.88	15860
25-APR-27	11400.33	4459.67	15860

Due Date	Amount to be repaid*		Total Repayment
	Principal Due	Projected Interest	
25-MAY-27	11488.21	4371.79	15860
25-JUN-27	11576.76	4283.24	15860
25-JUL-27	11666	4194	15860
25-AUG-27	11755.93	4104.07	15860
25-SEP-27	11846.54	4013.46	15860
25-OCT-27	11937.86	3922.14	15860
25-NOV-27	12029.88	3830.12	15860
25-DEC-27	12122.61	3737.39	15860
25-JAN-28	12216.06	3643.94	15860
25-FEB-28	12310.22	3549.78	15860
25-MAR-28	12405.11	3454.89	15860
25-APR-28	12500.74	3359.26	15860
25-MAY-28	12597.1	3262.9	15860
25-JUN-28	12694.2	3165.8	15860
25-JUL-28	12792.05	3067.95	15860
25-AUG-28	12890.66	2969.34	15860
25-SEP-28	12990.02	2869.98	15860
25-OCT-28	13090.15	2769.85	15860
25-NOV-28	13191.06	2668.94	15860
25-DEC-28	13292.74	2567.26	15860
25-JAN-29	13395.2	2464.8	15860
25-FEB-29	13498.46	2361.54	15860
25-MAR-29	13602.51	2257.49	15860
25-APR-29	13707.36	2152.64	15860
25-MAY-29	13813.02	2046.98	15860
25-JUN-29	13919.5	1940.5	15860
25-JUL-29	14026.79	1833.21	15860
25-AUG-29	14134.92	1725.08	15860
25-SEP-29	14243.87	1616.13	15860
25-OCT-29	14353.67	1506.33	15860
25-NOV-29	14464.31	1395.69	15860
25-DEC-29	14575.81	1284.19	15860
25-JAN-30	14688.16	1171.84	15860
25-FEB-30	14801.38	1058.62	15860

Due Date	Amount to be repaid*		Total Repayment
	Principal Due	Projected Interest	
25-MAR-30	14915.48	944.52	15860
25-APR-30	15030.45	829.55	15860
25-MAY-30	15146.31	713.69	15860
25-JUN-30	15263.06	596.94	15860
25-JUL-30	15380.72	479.28	15860
25-AUG-30	15499.28	360.72	15860
25-SEP-30	15618.75	241.25	15860
25-OCT-30	15678.58	181.42	15860

* Based on existing interest rate.

Frequency of repayment: Monthly

Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 25th of every month.

Moratorium period for payment of principal and or interest.*

Moratorium period	Start Date	End Date	Date of commencement of repayment
NA			

*This clause will be included wherever applicable.

5. Pre-payment charges :

(a).For Fixed Interest Rates under noted charges will be levied:

(i) Prepayment charges : NIL.

(ii)Foreclosure charges 2%+GST on the theo balance will be levied if, account closed within 1 year from the disbursement of loan.

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 _____ *

(c). Pledge of the securities listed hereunder _____ *

7. Insurance: