

LOS Application ID - 23482277

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

BRANCH: ALAMBAGH

Branch Code: 1580

To,

M/s NATRAJ MOBILES PVT LTD

(Name & Address of the Dealer/Supplier)

NO.

Date:

Dear Sir/Madam,

Ref: your Performa Invoice / letter No.

dated for supply of HYUNDAI, CRETA

to Shri / Smt / Mr. MAHENDRA KUMAR RAWAT S/O D/O W/O Mr.SHRI MAHADEV PRASAD (1st applicant)

Shri / Smt / (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa Invoice/letter no. dated , we have today credited your account below,

Bank Account No.	50200026895083
Name of the Bank	HDFC BANK LTD. (HDF)
Name of Branch	CIVIL LINE JHANSI
UTR No.	
Amount	

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	2021
b)	Model and Variant	CRETA954

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

12/27/2021

e)	Cost of the Vehicle (On Road Price)	1745000
d)	Amount paid to you by borrower	0
e)	Amount paid by the borrower in Bank as Margin	345000
f)	Loan Amount	1400000
g)	Total Amount Credited to your Bank A/c (e+f)	1745000
h)	Car Loan Account No.	

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 Shri/Smt MAHENDRARAWAT.

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 ALAMBAGH 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 ₹ 1400000 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, ALAMBAGH 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: 2021CRETA954

Date of delivery: 31 Dec 2021

Engine Number: D4FAMM452709

Chassis Number: MALPC813LMM269

(Signature and stamp of the dealer)

NATARAJ MOBILES
(PVT) LTD
Chennai - Tamil Nadu

LOS Application ID - 23482277

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

MAHENDRA KUMAR RAWAT
 HIG 1052 SECTOR- I, LDA COLONY, NEAR KHAJNA MARKET, KAPUR ROAD LUCKNOW
 UTTAR PRADESH - 226012

Ref No:

Date: 27/12/21

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 1400000/- ✓

With reference to your application dated 02/06/2021, we hereby sanction you a Term Loan of Rs. 1400000 /-(Rupees Fourteen Lakhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI . CRETA ,2021.

2. Margin : 19.77%**3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.35% p.a., on daily reducing balance at monthly rests which is 0.85% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7% p.a. The rate of interest viz, 7.35% 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).

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 :

(A) Regular Repayment:

Equated Monthly Instalment of Rs. 21370.1 each commencing from the month of 25/01/2022 till the entire loan with interest is fully repaid.

(B) Flexi Repay Option:

Option A: 6 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the month and Equated Monthly Instalment of Rs. each commencing from the 7th month till the entire loan with interest is fully repaid.

Option B: 12 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the month and Equated Monthly Instalment of Rs. each commencing from the 7th month to the month Monthly Instalment of Rs. each commencing from the 13th month till the entire loan with interest is fully repaid.

5. Pre-payment charges :

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

- (i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
- (ii) Foreclosure charges 3%+GST on the balance will be levied if, account closed within 2 years 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 the spouse.*
- (c). Third party guarantee of the
- (d). Pledge of the securities listed hereunder

7. Insurance: