

TAX INVOICE

Original Copy

KTL Automobile Private Limited

Dealer Code : 13ND

Cyber Heights, Vibhuti Khand, Lucknow

Contact No : 7571009101

E Mail : ktlnexa@ktlautomobile.com

CIN No. : U50500UP2017PTC092082, PAN - AAGCK5437N

State : Uttar Pradesh , GSTIN : 09AAGCK5437N1Z1



MARUTI SUZUKI

Permanent Address

Miss. MINAL VERMA
S/o, W/o, D/o : MR. KESHAV RAM VERMA
283, SHASTRI NAGAR
SITAPUR - Uttar Pradesh
Mobile No.: 8563928325
GSTIN :
PAN : AUPPV5066L

Local Address

Miss. MINAL VERMA
S/o, W/o, D/o : MR. KESHAV RAM VERMA
SIH-31 SECTOR-I, JANAKIPURAM, BATHA
LUCKNOW - Uttar Pradesh

Invoice No : 18/VSL/222301041 Invoice Date : 09-01-2023 Booking No : VB/NGN/23 2070 Booking Date : 27-11-2022

Hypothicated with : SBI GOMTI NAGAR LKO Sales Executive : SUSHIL PANDEY NEXA

Vehicle Details

Particulars	Qty	HSN	Gross Amount
Vehicle : MARUTI GRAND VITARA SMART HYBRID ZETA 1.5L 6AT	1	8703	1061379.31
Chassis Number : MBJTYKL1SPA116298			
Engine Number : K15CN7071426			
Colour : CELESTIAL BLUE			
		CGST @ 14.00 %	148593.10
		SGST @ 14.00 %	148593.10
		IGST @ .00 %	.00
		CESS 17%	180434.48

Note: Net Amount 1539000.00

TCS@1% 15390.00

ExShowroom Price : 1539000.00

Total Invoice Value

1554390.00

Exchange Bonus : .00 Scheme Discount : .00

Additional Discount : .00 Corporate Discount : .00

Consumer Discount: .00

GST Summary

HSN	Taxable Value	CGST	SGST	IGST	Cess
Vehicle - 8703	1061379.31	14%	148593.10	14%	148593.10
				%	.00
					17%
					180434.48

Discount adjust above : .00

Rupees in Words: Fifteen Lakhs Fifty Four Thousand Three Hundred and Ninety Only

Customer Signature

Prepared By Saurabh

For KTL Automobile Private Limited

Authorised Signatory

KTL AUTOMOBILE PRIVATE LTD.
NEXA
AUTHORISED SIGNATORY
GSTIN: 09AAGCK5437N1Z1



LOS Application ID - 25095157

ARRANGEMENT LETTER REPORT

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

MINAL VERMA
 183, SHASTRI NAGAR, SITAPUR
 UTTAR PRADESH - 261001

Ref No:

Date:

Dear Sir/Madam,

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

1. For purchase of New car loan Term Loan of Rs. 788000/-

2. With reference to your application dated 29/12/2022, we hereby sanction you a Term Loan of Rs. 788000 /-(Rupees Seven Lakhs Eighty Eight Thousand Only) on the following terms and conditions:

1. Purpose :

The loan is sanctioned to you for the purpose of purchase of MARUTI, 2022.

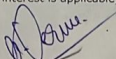
2. Margin : 55%

RATE OF INTEREST

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

Interest on the loan will be charged at 8.55% p.a., on daily reducing balance at monthly rests which is 0.45% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.3% p.a. The rate of interest 8.55% 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/ vide 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 Loan is to be repaid in Equated Monthly Installments of Rs. 24894/- 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.

The first due date for repayment of EMIs shall fall 01/01/2023 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
01/01/2023	24706.3	187.2	24893.5
01/02/2023	19455	5438.5	24893.5
01/03/2023	19593.6	5299.9	24893.5
01/04/2023	19733.3	5160.2	24893.5
01/05/2023	19873.9	5019.6	24893.5
01/06/2023	20015.5	4878	24893.5
01/07/2023	20158.1	4735.4	24893.5
01/08/2023	20301.7	4591.8	24893.5
01/09/2023	20446.3	4447.2	24893.5
01/10/2023	20592	4301.5	24893.5
01/11/2023	20738.7	4154.8	24893.5
01/12/2023	20886.5	4007	24893.5
01/01/2024	21035.3	3858.2	24893.5
01/02/2024	21185.2	3708.3	24893.5
01/03/2024	21336.1	3557.4	24893.5
01/04/2024	21488.2	3405.3	24893.5
01/05/2024	21641.3	3252.2	24893.5
01/06/2024	21795.5	3098	24893.5
01/07/2024	21950.8	2942.7	24893.5
01/08/2024	22107.1	2786.4	24893.5
01/09/2024	22264.7	2628.8	24893.5
01/10/2024	22423.3	2470.2	24893.5
01/11/2024	22583.1	2310.4	24893.5
01/12/2024	22744	2149.5	24893.5
01/01/2025	22906	1987.5	24893.5
01/02/2025	23069.2	1824.3	24893.5
01/03/2025	23233.6	1659.9	24893.5

01/04/2025	23399.1	1494.4	24893.5
01/05/2025	23565.9	1327.6	24893.5
01/06/2025	23733.8	1159.7	24893.5
01/07/2025	23902.9	990.6	24893.5
01/08/2025	24073.2	820.3	24893.5
01/09/2025	24244.7	648.8	24893.5
01/10/2025	24417.4	476.1	24893.5
01/11/2025	24591.4	302.1	24893.5
01/12/2025	17807.3	126.9	24893.5

*Based on existing interest rate.

Frequency of repayment: Monthly

Whenever repayment is through post-dated cheques, the cheque should be dated prior to the 1st of every month.

Moratorium period for payment of principal and or interest.*

Moratorium period	Start Date	End Date	Date of commencement of repayment
No Records Found			

*This clause will be included wherever applicable.

5. Pre-payment charges :

- Pre-payment penalty will be charged for Floating Interest Rates.
- For fixed Interest Rates under noted charges will be levied:
- Pre-payment charges: Nil
- Foreclosure charges: @ 2% + GST on Theo-balance if closed within 1 years from the date of disbursement.

6. Security :

The loan will be secured by:

- 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.
- Third party guarantee of the spouse.*
- Third party guarantee of the
- Pledge of the securities listed hereunder

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan 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.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year.

The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

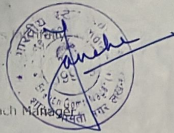
8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal and other expenses, etc. :

- 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

[Handwritten Signature]



Branch Manager

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

MINAL VERMA
B-17, SHASTRI NAGAR, SITAPUR
UTTAR PRADESH - 261001

A handwritten signature in blue ink, appearing to read "M. Verma", with a long horizontal line extending to the right.

Approver(s)
Date:

Terms and conditions accepted

Substantor(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 retained by the borrower are required to be signed by borrower and is to be retained with the document.)