



Union Bank of India
HAPUR Branch

NATIONAL HIGHWAY, DELHI GARH ROAD,, HAPUR, DIST. GHAZIABAD, UTTAR PRADESH,, GHAZIABAD, UTTAR PRADESH.
245101 .

Tel No : 01222313623

Ref.No : 5306200000649

Sanction Date: 24/06/2019

LETTER OF SANCTION

To
MS SMITA GOSWAMI,
CIVIL JUDGE JUNIOR DIVISION FIRST,
CIVIL COURT CAMPUS HAPUR ,
HAPUR -245101.
UTTAR PRADESH.

Dear Sir/Madam,

Sub: UNION MILES SCHEME
Conveying of sanction Terms and Conditions

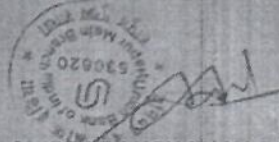
With reference to your loan application dated 20/06/2019 we are pleased to inform you that a Term Loan of Rs. 530000.00 [Rupees Five Lakhs Thirty Thousand only] is sanctioned to you for the purpose of for purchasing maruti ertiga under Union Miles Scheme, on the following terms and conditions.

- A Floating interest of 9.1 % per annum at monthly rests will be charged on your Loan a/c.
- The following security documents are to be executed at the time of disbursement of loan:
 - 1) SD-10 - HYPOTHECATION OF VEHICLE AGREEMENT
 - 2) LETTER OF UNDERTAKING FROM GUARANTOR FOR DISCLOSING INFO TO CIBIL
 - 3) LETTER OF UNDERTAKING FROM BORROWER FOR DISCLOSING INFO TO CIBIL
 - 4) DP Note
 - 5) SD-01 - LETTER OF GUARANTEE
- The loan amount with margin money will be released directly in the name of the Dealer/Seller of the vehicle by way of a Demand Draft/Pay Order
- The loan is repayable in 60 Equated Monthly installments of Rs. 11027.00 commencing from July 2019.
- A penal interest @2% will be levied on the overdue installment if any
- The vehicle financed by us is to be insured comprehensively covering all risks with Bank Clause and Copy of insurance policy at each renewal should be submitted to the Bank.
- Bank's lien on the vehicle financed is to be registered with RTA and a copy of the same to be submitted for our records.
- MR. AVISHEK RAJ with means of Rs. 6.06 Lacs is acceptable to Bank to stand as guarantor to your loan.
- Processing charges (Including Service Tax) of Rs. 1180.00 is to be paid before availment of loan
- An Irrevocable undertaking from your employer is to be submitted to recover the EMIs directly from your salary every month and to remit the proceeds regularly to Bank.
- An Irrevocable undertaking from your Employer to adjust the loan dues if any, directly from the Terminal benefits payable to you in case of any eventuality / cessation in service by you or not to release terminal benefits until a no due certificate is produced from the Bank.

12) Special Terms and Conditions: -

We now request you to convey your acceptance (or) otherwise of the above terms and conditions and call on us any working day to enable us to disburse the loan after proper documentation.

For Union Bank of India


CHIEF BRANCH MANAGER

Accepted the above Terms & Conditions

Signature of the Applicant [s]

S. G. Gokarni

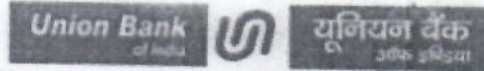
Signature of the Guarantor [s]

Arishek Raj

Date :

Date :

हापुर मुख् शाखा
टेलीफोन : 0122-2313623
तार : 'यूनियन बैंक' हापुर



राष्ट्रीय राजमार्ग, मुख्यगढ़
दिल्ली रोड, हापुर
जिला हापुर

HAPUR MAIN BRANCH
Telephone : 2313623
Gram : 'UnionBank' HAPUR

यूनियन बैंक ऑफ इंडिया UNION BANK OF INDIA

National Highway Main
Garh Road, HAPUR
Distt. HAPUR - 245101

Our Ref. :

Date: 21/06/2019

To,

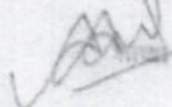
The Manager,
Future Auto wheels Pvt. Ltd.
59/9 Gandhi Road, Dehradun,
Uttarakhand.

Date:-21/06/2019

Dear Sir,

We have Sanctioned the loan for the amount Rs 5.30 lakh of Mrs Smita Gosawami W/o Shri Avishek Raj Address Civil Judge Junior Division First, Hapur for purchasing Maruti Eratiga Smart VXI from your showroom. Kindly arrange the Hypothecation in favor of UNION BANK OF INDIA Hapur Branch. We remit the loan amount on Date 24/06/2019 by RTGS. And arrange the RC and Inurance.

Thanks & Regards
For Union Bank of India


Branch Manager

Branch Manager
(Mr Atul Kumar)
Mobile no 8006000736,9627554000