

**ARRANGEMENT LETTER****Home Loan - SBI-REALTY**

State Bank of India  
GHAZIABAD RASMECCC

To

1) Shri/Smt/Kum  
Mr.AUGUST KUMAR TIWARI S/O D/O W/O Mr.SADHU  
SARAN TIWARI  
B-5 BUTLER PALACE COLONY HAZRAT GANJ, DAINIK  
JAGRAN CHOURAHA, LUCKNOW-226001

2) Shri/Smt/Kum  
Mrs.SUMAN TIWARI S/O D/O W/O Mr.AUGUST KUMAR  
TIWARI  
B-5 BUTLER PALACE COLONY HAZRAT GANJ, DAINIK  
JAGRAN CHOURAHA, LUCKNOW-226001

Date: 12.10.19

Reference No.

Dear Sir/Madam,

**SBI-REALTY**  
**HOME LOAN : ₹ 15,00,000.00**

A/c → 38736573258

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 27/08/2019, we have decided to sanction a Home Loan limit of ₹.15,00,000.00 (Rupees Fifteen Lakhs Only) to you, as per the undernoted break-up -

(i) Home Loan -	₹.15,00,000.00
(ii) Funding of Home Loan Insurance Cover (If requested) -	₹.0.00
	Total - ₹.15,00,000.00

on the following terms and conditions. **Exercise of Option provided in paragraph 13 is mandatory.**

**2. Purpose :**

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

**Property Address : PLOT NO. 435, PALMWOOD ENCLAVE, WAVE CITY, NH-24, GHAZIABAD, AREA-161.99 SQ.YARDS**

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.0.00

**3. Margin : 53.08 % of the total cost of the project 3.a Margin Amount : ₹. 16,96,875.00**

**4. Interest :** Interest will be charged and applied at the rate mentioned below on daily outstanding debit balance in your account at monthly rests :-

**4A. Loan on Floating Rate of Interest**

Interest on the loan outstanding will be charged at the rate of .7% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) which is presently 8.25% p.a.. The present effective rate of interest being 8.95% p.a. calculated on daily balance of the loan amount at monthly rests, subject to interest rate reset at the end of every year from the date of first disbursement on the basis of prevailing 1 year MCLR as on the date of reset. The Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its

August 2019

Suman Tiwari

discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

#### 4B. Loan On Fixed-cum-Floating Rate Of Interest

Interest on the loan will be fixed at \_\_\_% per annum on daily reducing balance with monthly rests for a period of \_\_\_\_\_ years from the date of first disbursement. Thenceforth the interest rate in the account will be reset to floating rate at the rate of \_\_\_% above the 1 year Marginal Cost of Funds Based Lending Rate (MCLR) prevailing as on the date of reset. The floating interest rate will be reset at the end of every year from the date of first reset on the basis of prevailing one year MCLR as on the date of reset. Under floating interest, the Bank shall at any time and from time to time be entitled to vary the Margin and the MCLR at its discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other right; and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

#### 4C. For loans under SBI Realty Scheme for acquiring residential plots

The house should be constructed on the plot financed by the Bank within a period of 5 years from the date of disbursement of the loan and the completion certificate should be submitted to the Branch within the aforesaid time limit. In case of failure to construct the house and/or non-submission of completion certificate within the said stipulated time period of 5 years from the date of disbursement, interest rate for the loan shall be automatically reset by the Bank at the rate of 3.85% over and above the one year MCLR prevailing as on the next date of expiry of 5 years.

Concession for maintaining salary account\* - Concession of \_\_\_% p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

Customer's obligation for continuation of Salary Account concession - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

Withdrawal of Salary Account Concession - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly. \* (Strike Off, if not applicable)

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of the terms and conditions of the advances or any change in the credit rating of the borrower, for such period as the Bank deems it fit and necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.

Any concession in interest rate would be applicable for two months from the date of sanction or till the currency of the specific campaign, whichever is earlier.

#### 5. Repayment :

The loan is to be repaid in equated monthly instalment of ₹ 18961/- commencing from \_\_\_\_\_. Your liability to the Bank will be extinguished only when the outstanding in the loan account becomes nil, on payment of residual amount, if any.

#### 5.a Moratorium Period: 0 Months

#### 6. Interest rate in case of default -

For Home Loans above ₹. 25000/-, if the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest should be recovered @ 2% p.m. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - ₹.250/- for every bounced cheque).

#### 6A. Interest Rate in case of non-compliance to Agreed Term and Conditions-

In case valid mortgage is not created by the borrower (s) in favour of the Bank for any reasons within 60 days of execution of Sale Deed or the issue of possession letter by builder, whichever is earlier, penal interest (compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) for the delayed period on the entire outstanding.

#### 7. Pre-closure / Pre-Payment Charges:

For Floating Interest Rate Loan-NIL

For Fixed-cum-Floating Interest Rate Loan- Pre-payment penalty @ 2% plus Goods and Services Tax will be levied on the loans foreclosed/prepaid amount during the initial fixed interest period of 2/3/5/10 years. However, loans foreclosed/prepaid after the initial fixed interest period mentioned above will not attract any pre-payment penalty

#### 8. Security :

The loan will be secured by :

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at PLOT NO. 435, PALMWOOD ENCLAVE, WAVE CITY, NH-24, GHAZIABAD-NOIDA, 201001, UTTAR PRADESH, INDIA for which the loan has been sanctioned, valued at ₹.31,96,875.00 belonging to Mr. AUGUST KUMAR TIWARI S/O D/O W/O Mr. SADHU SARAN TIWARI and Mrs. SUMAN TIWARI S/O D/O W/O Mr. AUGUST KUMAR TIWARI (Borrower(s)) in favour of the Bank.

b) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at \_\_\_\_\_ valued at ₹. \_\_\_\_\_ belonging to \_\_\_\_\_ (Guarantor) in favour of the Bank.

#### 9. Utilisation of the loan :

The amount of the loan shall be utilized strictly for the purpose detailed in your application and in the manner prescribed. The construction of the house/flat or the modification/extension proposed by you in the existing house/flat should be strictly according to the plan approved by the Local Authorities/Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

#### 10. Insurance :

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the Borrower. Cost of the same shall be borne by you.

#### 11. Inspection :

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

#### 12. Legal expenses etc. :

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

#### 13. Servicing of interest during moratorium period :

##### A. Capitalization of pre-EMI interest\*

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI Interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at.

##### B. Servicing of pre-EMI interest\*

Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(\* score off whichever is not applicable)

#### 14. Disbursement :

The loan will be disbursed only on the following conditions :

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's Solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank.

b) All the security documents prescribed below have been executed by you/co-applicant(s) / guarantor(s) -

(i) Loan Agreement

(ii) Affidavit

(iii)

(iv)

c) The loan will be disbursed as under: (applicable where loans for construction is desired or purchase is through payment in installments)

Construction Stages	Description	Amount (₹.)
1	PLOT NO. 435, PALMWOOD ENCLAVE, WAVE CITY, NH-24, GHAZIABAD, AREA-161.99 SQ.YARDS	15,00,000.00
	SBI Life Premia	.00
	Total (Loan amount + SBI Life Premia)	15,00,000.00

d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

2 Suman Tiwari

15. The Bank reserves the right to collect any tax if levied by the State/Central government and/or other Authorities in respect of this transaction.

16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

17. The sanction of loan will be valid for three months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. 50% of the applicable processing fee would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in MCLR the effective rate may vary.


18. The Bank shall have the authority to disclose/share your Credit Information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Companies.

19. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.\*\*

(\*\* Applicable in respect of advances which are secured by guarantee )

20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within \_\_\_\_\_ days from the date of this letter.

Yours faithfully,

  
Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.  
I/We wish to avail\* / do not wish to avail\* loan for funding of premium of Home Loan Insurance cover. (\*strike off whichever is not applicable).

*Augustian*  
Mr. AUGUST KUMAR TIWARI S/O D/O W/O Mr. SADHU SARAN TIWARI  
B-5 BUTLER PALACE COLONY HAZRAT GANJ, DAINIK JAGRAN CHOURAHA, LUCKNOW-226001

(Borrower)

(Signature)

*Suman Tiwari*  
Mrs. SUMAN TIWARI S/O D/O W/O Mr. AUGUST KUMAR TIWARI  
B-5 BUTLER PALACE COLONY HAZRAT GANJ, DAINIK JAGRAN CHOURAHA, LUCKNOW-226001

(Borrower)

(Signature)

Date: 12.10.19

Place: RAJ NAGAR, GZB.

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

**Guarantor(s)**

Date:

Place: RAJ NAGAR, GZB.

## Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Arnt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
Chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/DIW/H/o = Son/Daughter/Wife/Husband of
coli = Collection	lon/ln = Loan	tr/trf/xter = Transfer
comrn = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txt = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD r/e)

भारतीय स्टेट बैंक

State Bank of India

Savings Bank Account

CIF No : 80215840156  
 Account No : 30108579388  
 Customer Name: AUGUST KUMAR TEWARI

S/D/W/H/o: SADHU SARAN TIWARI  
 Address: 60B/2C/135 TONDHWAL  
 TELIYERGANJ ALLAHABAD  
 ALLAHABAD

Phone:  
 Email:  
 D.O.B. (If Minor):  
 MOP.: SINGLE  
 Nom. Reg. No.:

AZAMGARH  
 CIVIL LINES AZAMGARH

Phone: 221838  
 Email: sbi.00014@sbi.co.in  
 Branch Code: 14  
 Date of Issue: 15/07/2017  
 15/07/2017 2509148 14  
 IFSC: SBIN0000014  
 MICR: 276002001  
 Branch Manager  
 CIVIL LINES 000112211

			Brought Forward	25841.31Cr
22.04.17	SWEEP TRF CREDIT		8000.00	8717.06Cr
	TRANSFER FROM Mr. AUGUST KUMAR TIWAR			
22.04.17	ATM CASH 890 POLICE LINES LUC	8000.00		717.06Cr
26.04.17	SWEEP DEPOSIT BY TRANSFER		17020.00	17737.06Cr
	INT: 23.00ROI: 5.00TAX: 3.00			
26.04.17	TRF CLG	131353	17670.00	67.06Cr
04.05.17	SWEEP DEPOSIT BY TRANSFER		25055.00	25122.06Cr
	INT: 62.00ROI: 5.00TAX: 7.00			
04.05.17	CASH WITHDRAWAL BY CHEQUE	131354	25000.00	122.06Cr
	TRANSFER FROM E-PAYMENT U P STATE GO			
07.05.17	SWEEP TRF DR	64000.00		25462.06Cr
	TRANSFER TO 036856050869			
07.05.17	EXCESS DR IN SB	115.00		25347.06Cr
20.05.17	CASH WITHDRAWAL SELF	10000.00		15347.06Cr
21.05.17	ATM CASH 71411 CHANDRASHEKHAR AZAD NA AL	5000.00		10347.06Cr
26.05.17	SWEEP DEPOSIT BY TRANSFER		7016.00	17363.06Cr
	INT: 18.00ROI: 5.00TAX: 2.00			
26.05.17	CASH WITHDRAWAL BY CHEQUE	131356	17000.00	363.06Cr
30.05.17	SWEEP DEPOSIT BY TRANSFER		51144.00	51507.06Cr
	INT: 161.00ROI: 5.00TAX: 17.00			
30.05.17	NEFT UTR NO: SBINS17150008267	131357	51005.75	501.31Cr
	WAVE CITY			
01.06.17	IMB 1613--1613-		89340.00	89841.31Cr
	TRANSFER FROM E-PAYMENT U P STATE GO			
04.06.17	SWEEP TRF DR	64000.00		25841.31Cr

REGULAR SB CHO-INDIVIDUALS  
CIF No : 80215840156  
Account No : 32336258894  
Customer Name: AUGUST KUMAR TIWARI

S/D/W/H/O: SADHU SARAN TIWARI  
Address: H.NO. B 5 GATE NO. 05  
BUTTLER PALACE COLONY  
HAZRATGANJ LUCKNOW

Phone:  
Email:  
D.O.B. (If Minor):  
MOP.: SINGLE  
Nom. Reg. No.: 0000000038505775



RAJNAGAR (GHAZI  
GHAZIABAD.

Phone: 2717001  
Email: SBI.07873@  
Branch Code: 7873  
Date of Issue: 20  
20/06/2019 2613  
IFSC: SBIN0007873  
MICR: 110002220  
CONTINUATION

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANC
				Brought Forward	72506.10C
20.04.17	SBIPG 711020004244IRCTC		191.50		72314.60C
20.04.17	SBIPG 711020004487IRCTC		311.50		72003.10C
21.05.17	ATM CASH 71411 CHANDRASHEKHAR AZAD MA AL		4000.00		68003.10C
07.06.17	SBIPG 715820012402IRCTC		821.50		67181.60C
08.06.17	SBIPG 715910025151IRCTC		2291.50		64890.10C
21.06.17	AXS BY CLEARI	255949		800000.00	864890.10C
25.06.17	INTEREST CREDIT			1146.00	866036.10C
27.06.17	YES WAVE CITY NH	290628	800000.00		66036.10C
Uncl Bal: 0.00 Clr Bal: 66036.10 Cr;+MOD BAL: 0.00					

25.03.18	INTEREST CREDIT			581.00	67901.10
25.06.18	INTEREST CREDIT			599.00	68500.10
Uncl Bal: 0.00  Clr Bal: 68500.10 Cr;+MOD BAL: 0.00					
25.03.18	INTEREST CREDIT			581.00	69104.10
25.06.18	INTEREST CREDIT			599.00	69707.10
25.03.19	INTEREST CREDIT			581.00	70308.10
Uncl Bal: 0.00 Clr Bal: 70308.10 Cr;+MOD BAL: 0.00					



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Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
Chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/DIW/H/o = Son/Daughter/Wife/Husbandof
coli = Collection	lon/ln = Loan	tr/trf/xter = Transfer
comrn = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txt = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD f/e)

भारतीय स्टेट बैंक

State Bank of India

## Savings Bank Account

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 Customer Name: AUGUST KUMAR TEWARI

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 ALLAHABAD

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Phone:  
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Phone: 221838  
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 Branch Code: 14  
 Date of Issue: 15/07/2017  
 15/07/2017 2509148 14  
 IFSC: SBIN0000014  
 MICK: 276002001  
 Branch Manager  
 CIVIL LINES 000112211

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Carried Forward	772369.64Cr
				Brought Forward	772369.64Cr
23.10.19	SWEEP DEPOSIT BY TRANSFER			49081.00	821450.64Cr
	INT: 91.00ROI: 4.00TAX:		10.00		
23.10.19	SWEEP DEPOSIT BY TRANSFER			64284.00	885734.64Cr
	INT: 316.00ROI: 4.00TAX:		32.00		
23.10.19	SWEEP DEPOSIT BY TRANSFER			80828.00	966562.64Cr
	INT: 921.00ROI: 5.25TAX:		93.00		
23.10.19	SWEEP DEPOSIT BY TRANSFER			122612.00	1089174.64Cr
	INT: 1792.00ROI: 5.75TAX:		180.00		
23.10.19	RTGS UTR NO: SBINR52019102300057705	294047	1040254.20		48920.44Cr
	HDFC0001897 HDFC BANK LTD				
	U C H D P L SECTOR 6 PLOTS				
25.10.19	NEFT RBI2981963188773			120939.00	169859.44Cr
	IBI30000FFP				
26.10.19	AADARSH TREASURY				
	ATM CASH 9036 LMB 4TH	LUC	5000.00		164859.44Cr
27.10.19	SWEEP TRF DR		139000.00		25859.44Cr
	TRANSFER TO 038876495835				
	TERM OF FD 03660				
01.11.19	SWEEP DEPOSIT BY TRANSFER			18000.00	43859.44Cr
01.11.19	CASH WITHDRAWAL BY CHQ	294049	40000.00		3859.44Cr
	PAID TO FAIZ AHMAD				
	AT 00125 LUCKNOW MAIN BRANCH				
06.11.19	SWEEP TRF CREDIT			17017.00	20876.44Cr
	INT: 19.00ROI: 4.00TAX:		2.00		
06.11.19	AXS COMFORT HOUSING AND LAND	294044	17700.00		3176.44Cr
06.11.19	SWEEP TRF CREDIT			10009.00	13185.44Cr
	TRANSFER FROM Mr. AUGUST KUMAR TIWAR				
	TERM OF FD 03660				
				Carried Forward	13185.44Cr

PPO Number :

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bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
ꣳsh = Cash	Pos = Point of sale	+MOD bal=total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक

Branch: LUCKNOW MAIN BRANCH  
TARAWALI KOTHI

Code: 125

State Bank of India

Email: sbi.00125@sbi.co.in

Phone No.: 2230114

IFSC: SBIN0000125

Bus. Hrs: 10:30:00-16:30:00

MICR: 226002002

Name: AUGUST KUMAR TEWARI

S/D/H/o : SADHU SARAN TIWARI

CIF Number : 80215840156

Account No.: 30108579388

A/c Type : Savings Bank Account

Address : H.NO. 8 5 GATE NO. 95

BUTTLER PALACE COLONY

HAZRATGANJ LUCKNOW

Phone No. :

Email :

D.O.B. (If minor):

MOP: SINGLE

A/c Opening Dt: 03/01/2007

Nom Reg No:

Customer's PAN: AEUPT6061N

Date of Issue: 09/01/2020

CONTINUATION

शाखा प्रबन्धक  
Branch Manager

HELP LINE 100112211

