

LOS Application ID - 17654824

APPRAISAL-CUM-CONTROL REPORT

| | |
|----------------|----------|
| Application ID | 17654824 |
|----------------|----------|

STATE BANK OF INDIA, KANNAUJ

25627/-

| | | | |
|------------------------------|-----------|------------------|------------|
| Product No. description | AUTO LOAN | Application Date | 23/10/2019 |
| RACPC / Application Form No. | | Date Encoded | 24/10/2019 |

Applicant Details

| Applicant Type | Applicant | Relation | Resi. Phone | Mobile Number as per LOS | Mobile Number as per CBS | Age | Existing Customer | No. Of Dependents | NET WORTH (Opinion Report compiled) |
|----------------|-----------------|----------|-------------|--------------------------|--------------------------|-----|-------------------|-------------------|-------------------------------------|
| APPLICANT | Mr. GEETA SINGH | Self | 9456405001 | 9456405001 | | 40 | Yes | 0 | 11,00,000.00 |

Documents Obtained

| S.no. | Child Documents | Entered By(PF Number) | Verified By(PF Number) |
|------------------|-----------------|-----------------------|------------------------|
| No Records Found | | | |

Application Summary

| | | | |
|---------------------------------|------------------------|--------------------------|----------------|
| Scheme | SBI CAR LOAN SCHEME | Product code Description | MCLR-TERM LOAN |
| Borrower Category | PERSONAL-PUBLIC-OTHERS | Source Code | OTHER |
| Sourcing Branch | KANNAUJ | Sourcing Officer Name | ABHISHEK KUMAR |
| Loan Requested in ₹ | 8,00,000.00 | SBI Life Premia ₹ | 0.00 |
| Loan Amount Sanctioned in ₹ | 8,00,000.00 | Tenure (in months) | 36 |
| LTV (%) | 69.37% | Rate/EMI flag | RATE |
| Margin(%) | 30.63% | Margin (₹) | 3,53,273 |
| Max EMI in ₹(For proposed Loan) | * 25,088.00 | Loan Purpose | |
| Security Coverage | 1.44 times | Loan Purpose Description | |

Eligibility Criteria

| Loan Amount Applied in ₹ (Exclusive of SBI Life) | Maximum loan amount entitled as per the scheme in ₹ | (Asset Cost - Applicable Margin money) in ₹ | Maximum Loan Amount entitled in ₹ (As per permissible EMI/NMI Ratio) | FINAL ELIGIBILITY AMOUNT (Lowest of the Four) in ₹ |
|--|---|---|--|--|
| 8,00,000 | 6,00,00,000 | 9,80,282 | 31,29,881 | 8,00,000 |

Interest Rate

| From Date | To Date | Tenure (in months) (inclusive of moratorium) | Float Flag | Fixed Interest Rate (%) | MCLR(%) | Margin (%) | Card Rate (%) | Discount Rate (%) |
|------------|------------|--|------------|-------------------------|---------|------------|---------------|-------------------|
| 25/11/2019 | 25/10/2022 | 36 | FIXED | | 8.05 | 0 | 8.05 | |

Interest rate ...contd.

| Concession Rate (%) | Special Concession (%) | Effective Rate (%) | EMI amount in ₹ | Approval Authority |
|---------------------|------------------------|--------------------|-----------------|--------------------|
| | | 8.05 | 25,088.00 | |

EMI_NMI_RATIO

| Max EMI in ₹(For proposed Loan) | Existing EMI obligations in ₹ | NMI in ₹ | EMI NMI ratio(%) including present loan |
|---------------------------------|-------------------------------|----------|---|
| 25,088 | 0 | 1,51,002 | 16.61 |

EMI_NMI_RATIO_CONTD..

| Applicable EMI/NMI ratio | Concession on EMI/NMI ratio | Permissible EMI/NMI ratio | Approval Authority |
|--------------------------|-----------------------------|---------------------------|--------------------|
| 65 | 0 | 65 | |

Employment / Business Details

| Applicant Name | Applicant Type | Employer Name | Designation | No of years in Employment | Business Name | Nature Of Business | Business Since |
|-----------------|------------------------|---------------|-------------|---------------------------|---------------|--------------------|----------------|
| Mr. GEETA SINGH | PERSONAL-PUBLIC-OTHERS | OTHERS | OFFICER | 15(Years) 1 (Months) | | SERVICES | |

Income Details

| Applicant Name | Gross Monthly Income in ₹(from all sources) | Deductions in ₹ | Net Monthly Income in ₹ | Concessions for minimum income Criteria |
|----------------|---|------------------|-------------------------|---|
| GEETA SINGH | 151,002.00 | 0.00 | 151,002.00 | No |
| TOTAL | SUM(151,002.00) | SUM(0.00) | SUM(151,002.00) | |

Existing Obligations (other than the deduction considered in income details)

| Applicant Name | Obligation Type | Bank | Remaining EMI | Considered for EMI/NMI ratio | Current Outstanding Amount (₹) | Loan Amount in ₹ | No. of Cheque Bounced | Existing EMI obligations in ₹(For Loan Eligibility) |
|------------------|-----------------|------|---------------|------------------------------|--------------------------------|------------------|-----------------------|---|
| No Records Found | | | | | | | | |

Charges

| Charge Description | Amount in ₹ |
|--------------------------------|-------------|
| MARGIN MONEY RECD FRM CUSTOMER | 3,53,273 |
| MARGIN MONEY PAID TO DEALER | 3,53,273 |
| MARGIN MONEY CSTMR TO DLR | 0 |
| PROCESSING FEE 0.50%+GST | 1,770 |

Bank Statement

| Applicant Name | Bank Name | Account Type | No.of years Banking | Min. Balance in ₹ | Avg. Balance in ₹ | Max Balance | Bounced Cheque (s) |
|----------------|-----------|-----------------|---------------------|-------------------|-------------------|-------------|--------------------|
| GEETA SINGH | SBI | SAVINGS ACCOUNT | 1 | | | | |

NEW ASSET DETAILS

| Model | Category | Year of Manufacture | Asset Cost(Includes registration, octroi, accessories, etc.) (Excludes SBI Life premia) | Supplier Name | Proforma Invoice No | Proforma Invoice Date |
|---------|----------------------|---------------------|---|-----------------------|---------------------|-----------------------|
| S-Cross | SEGMENT A3- MID SIZE | | 11,53,273 | CLML VEHICLES PVT LTD | 121 | 19/10/2019 |

USED ASSET DETAILS

| Model | Category | Year of Manufacture | Appraiser | Appraised Date | Appraised Value | Seller's Name | Proforma Invoice No | Proforma Invoice Date |
|------------------|----------|---------------------|-----------|----------------|-----------------|---------------|---------------------|-----------------------|
| No Records Found | | | | | | | | |

Security: 1.Primary: The above vehicle/car is the primary security.

Dealers Details

| Dealers name | Unique id no. | Address Line 1 | Address Line 2 | Phone No. | Mobile No. | Email id | Dealer A/c No. | Bank Name | Bank Branch | Asset Variant | Type of Payment |
|-----------------------|---------------|--|-----------------|-----------|------------|------------------------|----------------|---------------------------|---------------------|---------------|-----------------|
| CLML VEHICLES PVT LTD | B6NA | OPP INGRAHAM PUBLIC SCHOOL NR RTO OFFICE | GT ROAD ALIGARH | | 9837040087 | ACCOUNTS@DEVMOTORS.NET | 35774953769 | STATE BANK OF INDIA (SBI) | MAIN BRANCH ALIGARH | | Transfer |

2(i) Collateral Detail

| Collateral Category | Collateral Description | Collateral Value in ₹ | Collateral Lien Title | Collateral Cross | Collateral Insurance |
|---------------------|------------------------|-----------------------|-----------------------|------------------|----------------------|
| No Records Found | | | | | |

2(ii)FD AS Collateral

| FD Number | Amount in ₹ | Maturity Date | Rate(%) | Bank |
|------------------|-------------|---------------|---------|------|
| No Records Found | | | | |

Mitigants

| Mitigant Description | Added by User |
|----------------------|---------------|
| GOOD BANKING | VIPIN KUMAR |

FI History (F.I.V.)

| Customer Name | Verification Type | Agency/Inspecting Official (IO) | Agent Name | Date Of Verification | Result | Remarks |
|---------------|----------------------------------|---------------------------------|------------|----------------------|----------|---------|
| GEETA SINGH | IT Returns Verification | BANK STAFF | A KUMAR | 24/10/2019 | POSITIVE | |
| GEETA SINGH | Employment Office Verification | BANK STAFF | A KUMAR | 24/10/2019 | POSITIVE | |
| GEETA SINGH | Residence Verification | BANK STAFF | A. KUMAR | 24/10/2019 | POSITIVE | |
| GEETA SINGH | Employment Business Verification | BANK STAFF | A KUMAR | 24/10/2019 | POSITIVE | |

FI Status (F.I.C.)

| FI Status (F.I.C.) | FI Comments |
|--------------------|-------------|
| POSITIVE | OK |

Risk

| Risk | Justifications |
|------|----------------|
| | |

Deviations

| Deviation Description | Status | Verified By | Approval Remarks |
|-----------------------|----------|-------------|------------------|
| CONFIRMED SERVICE | Approved | VIPIN KUMAR | |

Scoring Remarks

| CIBIL TU Score | CIBIL TU Score (Manual) | RSM Score | ECICPL Score (Experian) | HMCISPL Score (Highmark) | ECISPL Score (Equifax) | Credit Grade | Grade Description | Remarks |
|----------------|-------------------------|-----------|-------------------------|--------------------------|------------------------|--------------|--------------------------|---------|
| 000-1 | | 96 | 9 | | -1 | G6 | Clear Sanction - Grade 6 | |

Notepad Notings

| Notepad Remark | Date | Added by user |
|--|------------|----------------|
| MRS GEETA SINGH W/o INDRAPAL SINGH VILL BARAULA, JAFRABAD ALIGARH IS POSTED AS ADDITIONAL DISTRICT JUDGE AT CIVIL COURT KANNAUJ. APPLY A CAR LOAN AFTER SCRUTINISATION OF ALL RELATIVE PAPERS RECOMMENDED FOR SANCTION OF Rs. 800000/- EIGHT LACS ONLY | 24/10/2019 | ABHISHEK KUMAR |

Decision at Stage

| Decision at Stage | Decision Comments | PF Index No. | Decision By | Decision Date |
|-------------------------|-----------------------------------|--------------|----------------|---------------|
| Dedupe Referral Stage | OK | 3649865 | ABHISHEK KUMAR | 24/10/2019 |
| Dedupe Referral Stage | OK | 3649865 | ABHISHEK KUMAR | 25/10/2019 |
| Scoring Referral Stage | Grade 5 (106-109)- Clear Sanction | 3649865 | ABHISHEK KUMAR | 24/10/2019 |
| Scoring Referral Stage | Grade 6 (96-105)- Clear Sanction | 3649865 | ABHISHEK KUMAR | 24/10/2019 |
| Scoring Referral Stage | Grade 7 (86-95)- Clear Sanction | 3649865 | ABHISHEK KUMAR | 25/10/2019 |
| Underwriting Stage | UND Reason 5- Approve | 2515563 | VIPIN KUMAR | 25/10/2019 |
| FI Completion Stage | OK | 3649865 | ABHISHEK KUMAR | 25/10/2019 |
| Detail Data Entry Stage | | 3649865 | ABHISHEK KUMAR | 25/10/2019 |

Address Details

| Address:1st | Address:2nd | Address:3rd | Sub | Pin |
|-------------|-------------|-------------|-----|-----|
| | | | | |

| Address Type | Line | Line | Line | Country | District | District | Village/Town | Code | Phone |
|---------------------|---------------|---------|---------|---------|----------|----------|------------------|--------|------------|
| Residential Address | VILL JAFRABAD | KOILI | ALIGARH | INDIA | ALIGARH | KOIL | BARAULA JAFRABAD | 202001 | 9456405001 |
| Permanent Address | VILL JAFRABAD | KOILI | ALIGARH | INDIA | ALIGARH | KOIL | BARAULA JAFRABAD | 202001 | 9456405001 |
| Office Address | CIVIL COURT | KANNAUJ | KANNAUJ | INDIA | KANNAUJ | KANNAUJ | KANNAUJ (NPP) | 209732 | 9456405001 |

| Document Checklist | | | | |
|--------------------|--|--|---|-------------------------------|
| S.No. | Name of the SITE for verification | What can be seen at the web site | What to be verified | Result of online verification |
| 1. | https://incometaxindiaefiling.gov.in ->Select know your jurisdictional A.O | PAN Number, Name, IT Jurisdiction which may approximately match that given in ITR of borrower etc. | PAN of Borrower Pan of employer as mentioned in form 16 | Verified Verified |
| 1a. | https://www.mahaonline.gov.in/NSDG/PANdetails/MahaonlinePAN.aspx | Apart from above it also gives address as per PAN | PAN of Borrower Pan of employer as per as form 16 | Verified Verified |
| 2. | https://incometaxindiaefiling.gov.in ->Select know your TAN | TAN is applicable to those who are supposed to deduct TDS i.e. if Borrower deducts TDS as well as employer | TAN of borrower TAN of employer as per as form 16 | Not Verified Not Verified |
| 3. | https://www.tinxsys.com/TinxsysInternetWeb/index.jsp Select-> Dealer/Form Search->I agree-> Search by TIN | TIN-Buisnessman/Self Employed/Professional who pay VAT will have TIN | TIN of borrower | Not Verified |
| 4. | https://cbec-easiest.gov.in/EST Select-> Assessee Code Based Search | Businessman/Self Employed/Professional:subject to Goods and Services Tax will have Goods and Services Tax will have Goods and Services Tax Reg. No. | STRN of borrower | Not Verified |
| 5. | https://contents.tdscpc.gov.in/ Select from the top-> Tax Payer>Select from the left hand side column->View TDS/TCS Credit> Select ->verification code-> verify TDS certificate | Form 16 from Traces Form 16 Manual (Non-traces) | Verify with 7 digit certificate number on form 16 Check with the employer/deductor. Probe deeply | Verified Not Verified |
| 6a. | https://incometaxindiaefiling.gov.in Select->ITR-V Receipt Status | Status of Acknowledgement receipt(ITR-V) can be verified | Income tax return electronically filed by borrower | Not Verified |
| 6b. | Income Tax Return filed manually at ITO | | Probe deeply. | Not Verified |
| 6c. | If Income Tax Return shows Tax as payable please obtain and verify TAX paid Challans | | | Not Verified |
| 7. | https://tin.tin.ndsl.com/oltas/servlet/QueryTaxpayerAjax | Tax paid Challan | Of the borrower | Not Verified |
| 8. | (a) CA membership no: www.icai.org Select->members->members Directory search->As on Date->Search members database by Membership No-As on date (b) CA's Firm Regd. Number-verify on: www.icai.org Select-> members-> List of Firms as on..... | Chartered Accountant membership number verification: Balance sheet & P/L should be signed by CA with his membership number and submitted along with ITR. | Of the borrower Contact CA to confirm the B/S & P/L | Not Verified |
| 9. | Aadhar Card(if submitted)- verify on: e-KYC Application' Button/Menu provided on the login page of B@ncslink. | | | Not Verified |
| 10. | Voter ID(if submitted)- Visit the site: http://eci.nic.in/eci/eci.html (i)Select YOUR NAME IN VOTERS LIST -> Select State->Feed in electoral photo ID card number (even if only ID card number is fed in it accepts it)->Select search OR (ii) Select NATIONAL ELECTORAL SEARCH (it takes time to load) It will give 2 options (1) SEARCH BY DETAILS (2) SEARCH BY EPIC ->Select SEARCH BY EPIC -> Feed in electoral photo ID card number if it does not give information then SEARCH BY DETAILS. | | | Not Verified |
| 11. | Telephone Bill: if MTNL/BSNL bill is submitted verify in their site: (i) BSNL Landline connection on - www.bsnl.co.in | | | Not Verified |
| 12. | LOS- De dupe:- Verify earlioe loan requests from borrower and its status. | | | Verified |
| 13. | Dealer- Get dealer's contact number from LOS, PBBU site, Google search, Manufacturers website etc. and contact him to verify proforma invoice and account number. The contact Number given in proforma invoice may be incorrect if dealer is not genuine. | | | Verified |
| 14. | Photo of delivery of vehicle:- As most of the dealers take photograph of the purchaser with vehicle at the time of delivery. Please request them to email the same to your branch email id and keep it with concerned loan papers. | | | Verified |
| 15. | Dealer:-E-mail to be sent to dealer reproducing conditions given in letter from branch to dealer as per Circular No: PB/AL/1/KNR/34 Date: 23/01/2014 and seeking his e-mail confirmation on the same before remitting RTGS. Also include photo of delivery as mention in para-14, in the said e-mail. | | | Verified |
| 16. | Vehicle Registration Number- Verify by sending SMS to VAHAN(space) registration number to 7738299899 till Vahan.nic.in site is available. | | | Verified |
| 17. | Insurance Policy- Speak to concerned insurance company. | | | Verified |
| 18. | Price- Compare Tax Invoice with the Proforma Invoice, if ex show room price of the vehicle in Tax Invoice is lower than that in Proforma invoice, please ask the dealer to refund the difference and do not pay him commission till refund is received. | | | Verified |
| 19. | If ECS applicable- Send ECS mandate to RACPC immediately on disbursement for activation (BPR centre)/lodge immediately(non-BPR centre) to avoid NPA. | | | Not Verified |
| 20. | RC-Follow up for RC book with Bank's hypothecation clause and charge. | | | Verified |

Note:

- (i) KYC and income Documents are to be verified invariably in internet wherever possible.
- (ii) Probe deeper if inconsistencies and computational error are found in documents.
- (iii) Most of income related registration nos. like PAN/TAN/TIN/TAX challans can be easily verified in internet to find out its authenticity. Hence it is placed higher in the check list.
- (iv) This check list is supplementary to Pre-sanction Survey & post sanction inspection and it is to be kept with the loan papers.
- (v) This check list is supplementary to verification, if any done by outside agency.
- (vi) The check list given above is only indicative and not exhaustive.
- (vii) Pre sanction survey and Post sanction are to be done meticulously.
- (viii) Print out of the online verification output duly signed by processing/sanction officer is to be kept along with pre sanction survey/post sanction inspection for future reference.

Remarks and Recommendations:

1. SCORING REMARKS: Mentioned in the above table as per Credit Scoring Model (Refer e-Circular sl. No 200/2010-11 dated 01.07.2010)
 2. Disbursement will be made direct to the dealer as per the proforma invoice (incase of reimbursement loan, the disbursement will be made to the applicant*), and after the Bank is satisfied about the end use of funds.
 3. Hypothecation charge of the vehicle will be created and Bank's charge to be noted with R.T.O.
 4. The Branch / MPST has canvassed & complied with KYC guidelines and verified the photo copies with originals. CIBIL report and de-dupe referral does not show any adverse remarks and RBI Default list do not reveal Applicant's name.
- We confirm that CIBIL Consumer Credit Information Report (s) have been obtained/generated in respect of each of the co-borrower(s) and guarantor(s) (if any) and have been properly taken into account as per Bank's extant guidelines.
5. In view of what is stated herein and in the Branch / MPST proposal and application, Auto Loan of ₹ 8,00,000.00 /- (Rupees Eight Lakhs Only) is hereby recommended for *sanction/*declined (*Delete whichever is not applicable) to **Mr. GEETA SINGH S/O D/O W/O Mr.INDRAPAL SINGH**. The recommendations are also on the usual terms & conditions governing the advance and those given in various circulars issued by the Bank from time to time. It will be ensured that the same are followed meticulously before the loan is released to the Borrower. Borrower and Guarantor will be advised to open S.B. a/c for eventual tie-up, if not made already and explore the possibility of booking their other good business.
 6. Insurance : The Vehicle will be comprehensively insured.
 7. Periodical inspection: For Standard Asset accounts periodical inspections are waived after the initial inspection. However, if there is a default of 2 monthly instalments, inspection would be required. In case of NPA accounts inspections should be made twice a year. Inspection register is to be maintained properly. The inspection charges are to be recovered every time an inspection is carried out as per the laid down instructions. The inspection fee of ₹ 350/- will be recovered by the inspecting branch by raising a debit on the financing branch and credit it to its commission account.
 8. The ownership vehicle which is put up for sale under certified pre owned should not have changed more than times

PROCESSING OFFICER(3649865 - ABHISHEK KUMAR)
 DESIGNATION:Field Officer
 SCALE:MMGS II-SCALE LEVEL II
 BRANCH:KANNAUJ-664
 DATE:25-OCT-19

| Additional Recommendation |
|---------------------------|
| |

| Loan Sanctioned By | Sanctioned Date | Proposal Number |
|--------------------|-----------------|-----------------|
| | | |

SANCTIONING OFFICER(2515563 - VIPIN KUMAR)
 DESIGNATION:Manager Credit Monitoring RACC
 SCALE:MMGS III-SCALE LEVEL III
 BRANCH:KANNAUJ-664
 DATE:25-OCT-19

SANCTIONING OFFICER (2515563 - VIPIN KUMAR)
 STATE BANK OF INDIA

KANNAUJ
 Date:

For control purpose (TO AGM, KANNAUJ)

The sanction is reported for control. Kindly note and return duplicate hereof having noted the same. We confirm that (i) Genuineness of salary slip/income tax return has been verified (ii) Proof of residence of borrower / guarantor has been obtained and verified (iii) identification of borrower / guarantor has been verified (iv) Pre-sanction survey has been conducted /waived* (* Delete whichever is not applicable)(v) KYC norms has been complied with. It has to be ensured that all the stipulations and terms and conditions are strictly complied with before the loan is released.

SANCTIONING OFFICER (2515563 - VIPIN KUMAR)
 STATE BANK OF INDIA

KANNAUJ
 Date:

Control Return

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Underwriter

| Underwriter PF Id | Underwriter Name | Underwriter Remarks | Underwriter Remarks Date | Underwriter Remarks Time |
|-------------------|------------------|---------------------|--------------------------|--------------------------|
| 2515563 | VIPIN KUMAR | | 25-10-2019 | 10:15:06 |

Scrutinizer

| Scrutinizer PF Id | Scrutinizer Name | Scrutinizer Decision | Scrutinizer Remarks | Scrutinizer Remarks Date | Scrutinizer Remarks Time |
|-------------------|------------------|----------------------|---------------------|--------------------------|--------------------------|
| No Records Found | | | | | |

Controller

| Controller PF Id | Controller Name | Controller Decision | Controller Remarks | Controller Remarks Date | Controller Remarks Time |
|------------------|-----------------|---------------------|--------------------|-------------------------|-------------------------|
| 4540484 | RAJESH KUMAR | PENDING | | 25-10-2019 | 10:15:06 |

SCRUTINISED

ASSISTANT GENERAL MANAGER (KANNAUJ)

Date: