

Application ID - 17997452

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

ANANT KUMAR
HNO- T-2/103 TARKOL GODAM, NEAR ARTO OFFICE, YOGENDRA PURI
UTTAR PRADESH - 251001

NARENDRA KUMAR
HNO- T-2/103 TARKOL GODAM, NEAR ARTO OFFICE, YOGENDRA PURI
UTTAR PRADESH - 251001

Ref No:

Date:

28/11/19

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of PERSONAL NEEDS Term Loan of Rs. 725000/-With reference to your application dated 26/11/2019, we hereby sanction you a Term Loan of Rs. 725000 /- (Rupees Seven Lakhs Twenty Five Thousand Only) on the following terms and conditions:**1. Purpose :**The Loan is sanctioned to you for the purpose of purchase of HONDA , AMAZE ,2019.**2. Margin : 15.04%****3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

11/27/2019

the loan will be charged at 9.1 % p.a., on daily reducing balance at monthly rests which is 1.1 % above the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8 % p.a. The rate of interest viz, 9.1 % shall 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 :

The Loan is to be repaid in Equated Monthly Installments of Rs. 15085/- 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. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

- (a). No prepayment penalty will be charged for Floating Interest Rates.
 (b). For Fixed Interest Rates under noted charges will be levied:
 (i) Prepayment charges @1% on part- payment amount(plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
 (ii) Foreclosure charges :
 Before 6 months @5 % of principal outstanding.
 For 6 to 36 months @3 % of principal outstanding.

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:

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

dues of the Bank are repaid and to keep such insurance policy renewed each year.
 All not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in
 year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the
 renew such insurance policy.

Inspection (for vehicles):

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

Legal and other expenses, etc. :

(a) 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 are to be borne by you.

b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10. Processing charges:

Processing charges of Rs1770 (Rupees One Thousand Seven Hundred Seventy Only) are payable immediately.

11. Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

Yours faithfully,

Branch Manager



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

ANANT KUMAR
 HNO- T-2/103 TARKOL GODAM, NEAR ARTO OFFICE, YOGENDRA PURI
 UTTAR PRADESH - 251001

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and conditions accepted

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NARENDRA KUMAR
HNO- T-2/103 TARKOL GODAM, NEAR ARTO OFFICE, YOGENDRA PURI
UTTAR PRADESH - 251001

Co-Borrower(s)
Date:

Terms and conditions accepted

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

HONDA

PAYMENT VOUCHER
S J S AUTO SERVICES PVT LTD

PAN: AALCS6324H; GSTIN: 09AALCS6324H1Z2; CIN: U14292UP2007PTC033913
URL: , Email ID: sales@platinumhonda.com
Add: Delhi Road, Partapur, Meerut, Uttar Pradesh, India
Fax: +9101212441699, Phone: +919756799902

Payment Voucher No	SLP08219-1829	Customer Name	Mr. ANANT KUMAR
Payment Voucher Date	17-Nov-2019	Customer Id	1-17309158164
Cashier Name	PARAS RAWAT	Circular Id	
Contract No	1-17277720626	Place of Supply	
Contract Date	14-Nov-2019	State Code	
Model Type	AMAZE 1.2 VX MT (i-VTEC)	HSN	87032291
Color	WHITE ORCHID PEARL		

Name on Account	Originating Bank	Payment Account #	Transaction Amount	Transaction Id
ANANT KUMAR	IMPS	HDFC533,14/11/19	5,000	0000931815602707

Amount in Words: Rupees Five Thousand Only

Mr. ANANT KUMAR

(Customer's Signature)

For S J S AUTO SERVICES PVT LTD

(Seal & Authorized Signatory)

मूलप्रति से सत्यापित
Verified with Original
ब्रांच मैनेजर
Branch Manager

HONDA

PAYMENT VOUCHER
S J S AUTO SERVICES PVT LTD

PAN: AALCS6324H:GSTIN : 09AALCS6324H1Z2: CIN: U14292UP2007PTC033913
URL: , Email ID: sales@platinumhonda.com
Add: Delhi Road, Partapur, Meerut, Uttar Pradesh, India
Fax: +9101212441699, Phone: +919756799902

Payment Voucher No	SLP08219-1877	Customer Name	Mr. ANANT KUMAR
Payment Voucher Date	29-Nov-2019	Customer Id	1-17309158164
Cashier Name	PARAS RAWAT	Circular Id	
Contract No	1-17277720626	Place of Supply	
Contract Date	14-Nov-2019	State Code	
Model Type	AMAZE 1.2 VX MT (i-VTEC)	HSN	87032291
Color	WHITE ORCHID PEARL		

Name on Account	Originating Bank	Payment Account #	Transaction Amount	Transaction Id
NEFT	S.B.I	KOTAK	725,000	SBIN11933360179 5

Amount in Words: Rupees Seven Lakh Twenty Five Thousand Only

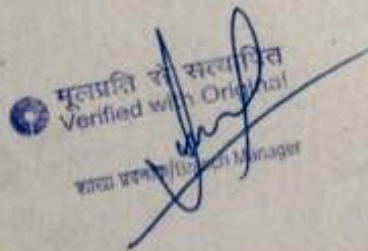
Mr. ANANT KUMAR

(Customer's Signature)

For S J S AUTO SERVICES PVT LTD



(Seal & Authorized Signatory)



ONDA

PAYMENT VOUCHER
S J S AUTO SERVICES PVT LTD

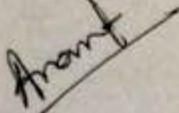
PAN: AALCS6324H; GSTIN: 09AALCS6324H1Z2; CIN: U14292UP2007PTC033913
URL: , Email ID: sales@platinumbonda.com
Add: Delhi Road, Partapur, Meerut, Uttar Pradesh, India
Fax: +9101212441699, Phone: +919756799902

Payment Voucher No	SLP08219-1878	Customer Name	Mr. ANANT KUMAR
Payment Voucher Date	29-Nov-2019	Customer Id	I-17309158164
Cashier Name	PARAS RAWAT	Circular Id	
Contract No	1-17277720626	Place of Supply	
Contract Date	14-Nov-2019	State Code	
Model Type	AMAZE 1.2 VX MT (i-VTEC)	HSN	87032291
Color	WHITE ORCHID PEARL		

Name on Account	Originating Bank	Payment Account #	Transaction Amount	Transaction Id
NARENDRA KUMAR	S.B.I	KOTAK_28/11/19	123,358	SH1N41933218386 0

Amount in Words: Rupees One Lakh Twenty Three Thousand Three Hundred Fifty Eight Only

Mr. ANANT KUMAR



(Customer's Signature)

For S J S AUTO SERVICES PVT LTD



(Legal & Authorized Signatory)

मूलप्रति से सत्यापित
Verified with Original
शुभम
Manager

PAY SLIP FOR THE MONTH OF APR-2020

Office Name: CRIMINAL(-) Pay Scale : JUD-27700-44770 Attendance : 30 Voucher Number : A20140006 Voucher Date : 02-MAY-2020
Name: SHRI ANANT KUMAR Emp Code : 111104328377 Designation: JM PAN Number: HHC PK6390D

Earning/Allowances :--Basic Pay: 27700 Grade Pay: 0DA: 45428 IR: 8310
Allowance Name Amount
Medical Allowance (MA) 1000
SUMPTUARY ALLOWANCE (SUMA) 1500
RESIDENTIAL OFFICE ALLOWANCE (RESA) 250

Deduction :--NPS Sub.: 7313 GIS Ins.: 120 GIS Sav.: 280
Deduction Name Amount
INCOME TAX (ITAX) 5000

Remarks

Gross Pay: 84188 Total Deductions: 12713 Net Pay: Rs :-(71475) Seventy One Thousand Four Hundred Seventy Five Only