

LCB Application ID - 16561410

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

①

ANNEXURE-CAR V

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

PUSHKAR UPADHYAY
J-4/2, D.J. COMPOUND, VARANASI, VARANASI
UTTAR PRADESH - 221002

SBI/C 38715571256

Ref No:

Date:

26 JUL 2019

Dear Sir/Madam,

C/c 38636707889

26 JUL 2019

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

Loan for purchase of Term Loan of Rs. 300000/-

With reference to your application dated 22/07/2019, we hereby sanction you a Term Loan of Rs. 300000 /-(Rupees Three Lakhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI , ALTO K10 ,2019.

2. Margin : 34.57%**3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 9.85 % p.a., on daily reducing balance at monthly rests which is 1.45 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.4 % p.a. The rate of interest viz, 9.85 % 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)

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

पुष्कर उपाध्याय

7/25/2019

ING 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., 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. 6352/- 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.

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. :

- (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.

गुंजर 391074

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 registration/noting with the authority.

1) 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 and vice versa will be recovered from you.

10. Processing charges:

Processing charges of Rs708 (Rupees Seven Hundred Eight 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

AWANI
Branch Manager



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

पुष्कर उपाध्याय

PUSHKAR UPADHYAY
J-4/2, D.J. COMPOUND, VARANASI, VARANASI
UTTAR PRADESH - 221002

Borrower(s) 26 JUL 2019
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.)

B-38/2-A, Mahmoorganj, Varanasi - 221 010 (U.P.) INDIA

GSTIN : 09AABC0537F1Z2

PAN : AABC0537F

Phone : 0542 - 2360436, 9889803344

E-mail : agrno1@gmail.com

PROFORMA INVOICE

S. No. 15784

Date 17/7/19

सूचना-किसी प्रकार का भुगतान केश काउन्टर पर सिर्फ कैशियर को करे एवं रसीद अवश्य ले, अन्यथा कम्पनी जिम्मेदार नहीं होगी।

TO, Mr. Preshkan Upadhyay s/o. Smt. S.N. Upadhyay.
ADDL. Distt. Session Judge.
J-4/2 D.J. compound Varanasi

RTGS & NEFT
AGR Automobiles (P) Ltd.
A/c No. - 36705350357
IFSC Code - SBIN0009252

Phone DSE Rahul R. Singh 9889031398

PARTICULARS	Rs.	P.
1. MODEL ALTO K-10 VXi (M)	4,09,177	=00
2. INSURANCE (Normal or 0 DEP. Policy)	19,953	=00
3. REGISTRATION (TR/PR)	33334	=00
4. PAINTED BUMPERS	400	=00
5. ANTIRUST TREATMENT Accorwis. MUA.	9000	=00
6. TEFLON COATING 5th Yrs. E.W.	6653	=00
7. EXTENDED WARRANTY 3rd Year		
8. EXTENDED WARRANTY 4th Year		
Total.	4,78,517	=00
9. NUMBER PLATE Scheme / rate.	-20,000	=00
Total.	4,58,517	=00
10. ACCESSORIES Loss. O/D. Car. Verilum.	56,517	=00
Total. collected. For. Delivery.	4,02,000	=00
SCCELLANEOUS		
DELIVERY PERIOD (Approx)	Week(s)	TOTAL

1. Prices quoted above are ex-showroom, Varanasi
Never prices prevailing at the time of delivery will be applicable.
Deposit on booking amount will be paid as per guidelines applicable from MUL at the booking
Address Proof at the time of booking & two photograph and PAN No. at the time of delivery
Verification of outstation Pay Order / DD, 3 Bank working days required.
Subject to Varanasi Jurisdiction only.

Rahul R. Singh
For AGR automobiles (p) Ltd.
17/7/19

Authorised Signatory

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*(To be deleted where floating rate of interest is applicable)

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

7/30/2020



RECEIPT

Rel 2.0.10

Receipt No. : REC19003126
Name : Mr Pushkar Upadhyay
Address : J-4/2 D.J. Compound
Varanasi
Pin:221002

Receipt Date : 17/07/2019
Customer ID : 1933637139
Receipt Amount : 1,02,000.00
Hypothecated To :

Remarks : RAJAN VERMA
Order/Inv No. : SOB19001148 /
Model : MARUTI ALTO K10 VXI/Superior White
TL Name : Rahul Singh
DSE Name : Mr Rajan Verma

Sri.	Mode	DD/CC/CHQ No.	Date	Favouring	Drawn On	Deposit Bank Name	Amount
1	Personal Cheque	680135	17/07/2019	AGR AUTOMOBILES PVT. LTD.	PUNJAB NATIONAL BANK		1,02,000.00
							1,02,000.00

Total

Amount in words : Rupees One Lakh Two Thousand Only
Terms and Conditions

For AGR AUTOMOBILES PVT. LTD

(Authorized Signatory)

Rajan

[Signature]
17/7/19

ORDERLY BAZAR, VARANASI
ORDERLY BAZAR, VARANASI 221002 (Phone: 0542 2501565, 2500920)

खाता विवरण/ACCOUNT PARTICULARS

MICR Code: 221024005

IFSC Code: PUNB0298800

Contact: Toll Free 18001802222/18001032222, Tollled 01202490000
Technical Nodal Officer: Phn 01123716185 Fax 01123323707

Mode of Operation : SMLP

Customer No. : PLK019263

Aadhaar No. : XXXXXXXX0304

Account No. : 3671000400032929 INK

MR PUSHKAR UPADHYAY

Account Open Date : 16 05 2015

H.NO. A 4/2, D.J. COMPOUND

CENTRAL JAIL ROAD

VARANASI

UTTAR PRADESH INDIA Pin: 221002

Nomination Registered at Sl.No. : 2528622093

Date of Issue : 13 06 2018

बचत बैंक खाते के साथ अपने आधार नम्बर को जोड़ें।
आधार नम्बर की स्व सत्यापित प्रति एवं मोबाइल नम्बर प्रस्तुत करें।

Link your Aadhar Number with SB Account.
Submit self certified copy of Aadhar Card and Mobile Number.

प्राधिकारी अधिकारी / प्रबंधक / Authorised Official/Manager

कम्प्यूटर द्वारा सृजित विवरणियों पर किसी अधिकारी द्वारा अधिप्रमाणित करने/आद्याक्षर करने की आवश्यकता नहीं है। कृपया कम्प्यूटर द्वारा सृजित पासबुक/विवरणों पर हस्तलिखित (मैनुअल) प्रविष्टियां स्वीकार न करें।

Computer generated entries shown in the statement of account do not require any authentication/initial from bank official. Please do not accept any manual entry in your computer generated Pass Book/Statement of account.

चैक संख्या
Cheque No.

विवरण
Particulars

निकाली गई रकम
DR Amount

जमा की गई रकम
CR Amount

शेष जमा राशि
Balance

दिनांक Date	चैक संख्या Cheque No.	विवरण Particulars	निकाली गई रकम DR Amount	जमा की गई रकम CR Amount	शेष जमा राशि Balance
12-07-2019	680133	To NEFT:PUNBH19193982217:VANDANA UPADHAYA*	22,000.00		3,04,678.66 Cr
17-07-2019	680134	To HDFC Lucknow (198600)	2,818.00		3,01,860.66 Cr ##
20-07-2019	680135	To AGR AUTOMOBILES PVT LTD (198600)	1,02,000.00		1,99,860.66 Cr ##
23-07-2019	680136	To EE UEDD V (198600)	8,276.00		1,91,584.66 Cr ##
01-08-2019	680144	To SBI (198600)	708.00		1,90,876.66 Cr ##
01-08-2019	680145	To ABHAY KR SINGH (298800)	35,000.00		1,55,876.66 Cr ##
01-08-2019		By NEFT VARANASI TREASURY			2,70,611.66 C
05-08-2019	680147	To ABHAY KR SINGH	15,000.00		2,55,611.66 C
06-08-2019	680148	To AGR AUTOMOBILES PVT LTD	6,000.00		2,49,611.66 C
20-08-2019		By NEFT VARANASI TREASURY			2,71,152.66 C
26-08-2019	680149	To ABHAY KR SINGH	5,000.00		2,66,152.66 C
26-08-2019	680149	To ABHAY KR SINGH	5,000.00		2,61,152.66 C
28-08-2019		By CLEARING - 819741		1,050.00	2,63,102.66 C
29-08-2019	680150	To Mr PUSHKAR UPADHYAY	1,00,000.00		1,63,102.66 C
29-08-2019	680149	To SBI	6,352.00		1,56,750.66 C
02-09-2019		By NEFT VARANASI TREASURY		1,14,735.00	2,71,485.66 C
05-09-2019	680151	To ABHAY KR SINGH	35,000.00		2,36,485.66 C
11-09-2019		By Interest		2,301.00	2,38,786.66 C
10-10-2019		By NEFT VARANASI TREASURY		1,14,735.00	3,53,521.66 C
03-10-2019	680152	To NEFT:PUNBH19276504927/VANDANA UPA	22,000.00		3,31,521.66 C
05-10-2019	680153	To SMS CHRG FOR:01-07-2019to30- (298800)	17.70		3,31,503.96 Cr ##
05-10-2019	680153	To ABHAY PRATAP SINGH (298800)	35,000.00		2,96,503.96 Cr ##
25-10-2019	680154	By NEFT VARANASI TREASURY (006200)		1,09,735.00	4,06,238.96 Cr ##
28-10-2019	680155	To khann radios (198600)	18,300.00		3,87,938.96 Cr ##
05-11-2019	680156	To ABHAY KR SINGH (298800)	35,000.00		3,52,938.96 Cr ##
				आगे ले जाई गई रकम	Carried Over

16

RECEIPT

Ref 2 0 10

Receipt No. : REC19003420
Name : Mr Pushkar Upadhyay
Address : J-4/2 D.J. Compound
Varanasi
Pin:221002

Receipt Date : 30/07/2019
Customer ID : 1933637139
Receipt Amount : 3,00,000.00
Hypothecated To :

Remarks : rajan verma

Order/Inv No. : SOB19001148 / VSL/19000872
Model : MARUTI ALTO K10 VXI/Silky Silver
TL Name : Alok Verma
DSE Name : Shubham Agrawal

Srl.	Mode	DD/CC/CHQ No.	Date	Favouring	Drawn On	Deposit Bank Name	Amount
1	RTGS/NEFT	7889	30/07/2019		sbi		3,00,000.00

Total

3,00,000.00

Amount in words : Rupees Three Lakh Only

Terms and Conditions

For AGR AUTOMOBILES PVT. LTD

(Authorized Signatory)

Pushkar