

LOS Application ID - 16561410

KEY FACT STATEMENT  
Auto Loan

A/c No. 28636707889

1.	Name of the Borrower/s	PUSHKAR UPADHYAY
2.	Loan Amount	300000 (Rupees Three Lakhs Only) =
3.	Loan Term	60 =
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	9.85% p.a. (ONE-YEAR MCLR+1.45 %)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	<b>Fee Payable</b>	
a.	On Application	Rs. 708
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.
d.	On Pre-Payment	Pre-payment charges @1%+GST will be levied quarterly, on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 6,352.00
10.	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : ALTO K10
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Pushkar upadhyay

Date:  
Place: NoidaAcknowledged  
(Borrower)Anamish  
Authorized Signatory  
State Bank of India  
Branch/CPC:



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### DELIVERY RECEIPT

We AGR Automobiles Pvt. Ltd. B-38/2-A Mahmoorganj, Varanasi (U.P.) have taken the delivery of Vehicle having registration.

No. UP70AE4714 Bearing Chassis No. 801914  
 Engine No. 311464 Model Maruti Zen Year 2004  
 Colour S. Silver from Mr./Ms./M/s Pushkar upadhyay  
 S/o Shri S. n upadhyay  
 R/o A.A. BalRampur House Allahabad  
 for the total value 50,000/- on date 07/08/19  
with exchange bonus

at am/pm at VARANASI.

We will be responsible for its maintenance, Accident, Road Tax, Insurance Challans or any kind of misuse, from the date of delivery of vehicle. We have original registration certificate.

**Witness :**

Name Rajan Kumar (A.G.R)  
 Signature 8299587474  
 Address .....



Pushkar upadhyay  
 Signature 01/8/2019

**AGR automobiles (p) ltd.**  
 ISO 9001:2008 CERTIFIED Dealer  
 B-38/2-A, Rathyatra-Mahmoorganj Road  
 Varanasi - 221 010 (U.P.) INDIA  
 Phone : 0542 - 2360436, 2361136, 3245666  
 E-mail : agrno1@gmail.com

Terms and Conditions

Customer Name & Signatory  
 (MR. PUSHKAR UPADHYAY)  
 Created By : VIKAS KUMAR GUPTA

For AGR AUTOMOBILES PVT. LTD.  
 (Authorized Signatory)  
 Created Date : 30-JUL-2019 10:54:12

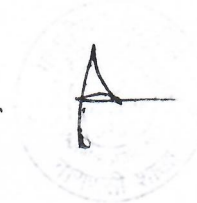
# STATE BANK OF INDIA

## Amortization Schedule

Branch : 201                      Run Date : 10/11/2020                      Account Number : 38636707889  
 Name : Mr. PUSHKAR UPADHYAY MOB. NO.9455668261/9450969014  
 Address : B NO J 4/2 DISTT. JUDGE COMPOUND                      Product : MC-CAR LOAN-NEW FXD RT  
                     NEAR J P MEHTA COLLEGE,CENTRAL JAIL RD                      Approved Amount : 3,00,000.00  
                     VARANASI                      Advanced Amount : 3,00,000.00  
                     Varanasi - 221002                      Outstanding Balance : 2,30,481.24

**Total Principal : 3,12,706.00                      Total Interest : 1,01,023.00                      Total Repayment : 4,13,729.00**

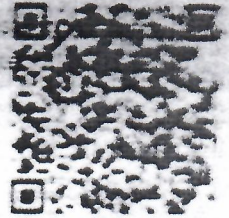
S. No.	Due Date	Principal Due	Projected Interest	Total Payment
1	23/08/2019	5,866.00	486.00	6,352.00
2	23/09/2019	3,853.00	2,499.00	6,352.00
3	23/10/2019	3,964.00	2,388.00	6,352.00
4	23/11/2019	3,919.00	2,433.00	6,352.00
5	23/12/2019	4,028.00	2,324.00	6,352.00
6	23/01/2020	3,985.00	2,367.00	6,352.00
7	23/02/2020	4,018.00	2,334.00	6,352.00
8	23/03/2020	4,198.00	2,154.00	6,352.00
9	23/04/2020	4,087.00	2,265.00	6,352.00
10	23/09/2020	0.00	6,352.00	6,352.00
11	23/10/2020	0.00	6,352.00	6,352.00
12	23/11/2020	3,785.00	2,567.00	6,352.00
13	23/12/2020	4,120.00	2,232.00	6,352.00
14	23/01/2021	4,081.00	2,271.00	6,352.00
15	23/02/2021	4,115.00	2,237.00	6,352.00
16	23/03/2021	4,359.00	1,993.00	6,352.00
17	23/04/2021	4,186.00	2,166.00	6,352.00
18	23/05/2021	4,289.00	2,063.00	6,352.00
19	23/06/2021	4,257.00	2,095.00	6,352.00
20	23/07/2021	4,358.00	1,994.00	6,352.00
21	23/08/2021	4,329.00	2,023.00	6,352.00
22	23/09/2021	4,365.00	1,987.00	6,352.00
23	23/10/2021	4,464.00	1,888.00	6,352.00
24	23/11/2021	4,439.00	1,913.00	6,352.00
25	23/12/2021	4,536.00	1,816.00	6,352.00
26	23/01/2022	4,514.00	1,838.00	6,352.00
27	23/02/2022	4,552.00	1,800.00	6,352.00
28	23/03/2022	4,757.00	1,595.00	6,352.00
29	23/04/2022	4,630.00	1,722.00	6,352.00
30	23/05/2022	4,722.00	1,630.00	6,352.00
31	23/06/2022	4,708.00	1,644.00	6,352.00
32	23/07/2022	4,798.00	1,554.00	6,352.00
33	23/08/2022	4,788.00	1,564.00	6,352.00
34	23/09/2022	4,828.00	1,524.00	6,352.00
35	23/10/2022	4,915.00	1,437.00	6,352.00
36	23/11/2022	4,909.00	1,443.00	6,352.00
37	23/12/2022	4,994.00	1,358.00	6,352.00
38	23/01/2023	4,992.00	1,360.00	6,352.00
39	23/02/2023	5,034.00	1,318.00	6,352.00
40	23/03/2023	5,196.00	1,156.00	6,352.00



## Amortization Schedule

S. No.	Due Date	Principal Due	Projected Interest	Total Payment
41	23/04/2023	5,119.00	1,233.00	6,352.00
42	23/05/2023	5,199.00	1,153.00	6,352.00
43	23/06/2023	5,206.00	1,146.00	6,352.00
44	23/07/2023	5,284.00	1,068.00	6,352.00
45	23/08/2023	5,294.00	1,058.00	6,352.00
46	23/09/2023	5,338.00	1,014.00	6,352.00
47	23/10/2023	5,412.00	940.00	6,352.00
48	23/11/2023	5,428.00	924.00	6,352.00
49	23/12/2023	5,500.00	852.00	6,352.00
50	23/01/2024	5,519.00	833.00	6,352.00
51	23/02/2024	5,565.00	787.00	6,352.00
52	23/03/2024	5,657.00	695.00	6,352.00
53	23/04/2024	5,659.00	693.00	6,352.00
54	23/05/2024	5,726.00	626.00	6,352.00
55	23/06/2024	5,754.00	598.00	6,352.00
56	23/07/2024	5,819.00	533.00	6,352.00
57	23/08/2024	5,851.00	501.00	6,352.00
58	23/09/2024	5,900.00	452.00	6,352.00
59	23/10/2024	5,961.00	391.00	6,352.00
60	23/11/2024	5,999.00	353.00	6,352.00
61	23/12/2024	6,058.00	294.00	6,352.00
62	23/01/2025	6,100.00	252.00	6,352.00
63	23/02/2025	6,151.00	201.00	6,352.00
64	23/03/2025	6,214.00	138.00	6,352.00
65	23/04/2025	6,255.00	97.00	6,352.00
66	23/05/2025	800.00	49.00	849.00

**Transport Department Varanasi RTO**  
**FORM 23**  
**CERTIFICATE OF REGISTRATION**

Registration No : UP65DN8333 Registration Date : 20-Aug-2019  
 Class of Vehicle : MOTOR CAR Purpose For Printing RC : NEW  
 Owner's Name & Address : AGR AUTO PVT LTD, B-38/2-A, MAHMOORGANJ, , ,  
 Owner Name : PUSHKAR UPADHYAY Son/wife/daughter of : SURESH VARANASI  
 UPADHYAY  
 Full Address: (Permanent) : J-4/2 D.J, COMPOUND, ,, VARANASI, UTTAR PRADESH-221002  
 Full Address: (Temporary) : J-4/2 D.J, COMPOUND, ,, VARANASI-UTTAR PRADESH-221002  
 Fitness UpTo : 19-Aug-2034 Tax UpTo : One Time  
 Owner Serial No : 1

**Detailed Description**

Class of Vehicle	: MOTOR CAR	Link Vehicle No	:
Ownership	: INDIVIDUAL	Norms	: BHARAT STAGE
Maker's Name	: MARUTI SUZUKI INDIA LTD		
Front HSRP No	: IA0003309058	Rear HSRP No	: IA0003309057
Type of Body	: RIGID (PASSENGER CAR)	Month/Year of Manuf.	: 07/2019
No of Cylinders	: 3	Chassis No	: MA3EZDE1S00647195
Engine No	: K10BN8277471	Fuel	: PETROL
Horse Power(BHP)	: 67.00	Cubic Capacity	: 998.00
Maker's Classification	: MARUTI ALTO K10 VXI	Wheel base	: 2360
Seating Cap(In all)	: 5	Standing Cap	: 0
Sleeper Cap	: 0	Unladen Wt (kgs)	: 779
Colour	: SILKY SILVER	Laden/GV Wt (kgs)	: 1210
Other Criteria	:	AC Fitted	: YES
Vehicle Purchase As	: Fully Built		

**Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)**

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, BRANCH- KACHAHARI, , , Varanasi, Uttar Pradesh-221002 w.e.f. 31-Jul-2019.

Purchase dt	: 31-Jul-2019	Sale Amt	: 409177/-
OTT Date	: 31-Jul-2019	Amount/Rcpt No	: 32735 / UP65D19080000925
TaxUpTo	: One Time	Vehicle is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 20-Aug-2019

**Other State/Transfer/Conversion Details**

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

Date : 30-Aug-2019 13.13.55

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 30-Aug-2019

**Registering Authority**  
**M. V. D. Varanasi**