LOS Application ID - 21057792

SANCTION LETTER



STATE BANK OF INDIA BASHARATPUR

1) Shri/Smt/Kum Miss.ALKA SINGH S/O D/O W/O Mr.RAJNISH KANT SINGH H NO- 504 ,, JHARKHANDI AVAS VIKAS COLONY, KUNRAGHAT , GORAKHPUR-273001

RACPC / AL /

Date:09-10-2020

Dear Sir,

PERSONAL SEGMENT ADVANCES AUTO LOAN - - SBI CAR LOAN SCHEME

Miss. ALKA SINGH s/d/w of Mr. RAJNISH KANT SINGH

MEDIUM TERM LOAN OF ₹12,80,000.00

With reference to your application dated **09/10/2020**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **BASHARATPUR** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

ASSIT. GENERAL MANAGER

LOS Application ID - 21057792

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

ALKA SINGH
H NO- 504 ,, JHARKHANDI AVAS VIKAS COLONY, KUNRAGHAT , GORAKHPUR
UTTAR PRADESH - 273001

Ref No:

Date: 09 10 2020

Dear Sir/Madam,

Personal Segment Auto Loan/ SBI CAR LOAN SCHEME

Loan for purchase of Term Loan of Rs. 1280000/-

With reference to your application dated 09/10/2020, we hereby sanction you a Term Loan of Rs. 1280000 /-(Rupees Twelve Lakhs Eighty Thousand Only) on the following terms and conditions:

1.Purpose:

The Loan is sanctioned to you for the purpose of puchase of HONDA, CITY, 2020.

2.Margin: 10.13%

3.RATE OF INTEREST

*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)

Interest on the loan will be charged at 7.85% p.a., on daily reducing balance at monthly rests which is 0.85% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7% p.a. The rate of interest viz, 7.85% 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)

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 subject to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and the date of first disbursement as per the prevailing MCLR. Future reset dates and the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and MCLR borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as 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/ 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. 19855/- 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). For Fixed Interest Rates under noted charges will be levied:

- (i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
- (ii) Foreclosure charges 3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.

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.

In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within a month till the time of such registration/noting with the authority.

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

10.Processing charges:

processing charges of Rs (Rupees 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

ALKA SINGH H NO- 504 ,, JHARKHANDI AVAS VIKAS COLONY, KUNRAGHAT , GORAKHPUR UTTAR PRADESH - 273001

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.)

		NT STATEMENT			
		CARS PVT.LTD.			
Name	18	3-10-2020			
Name			LKA SINGH		
Vehicle Model		CITY 5TH C	SEN VX MT (I-VT	EC)	
Chassis No.	363	MAKGI	N254JLN000704		
Particulars	Amount	Particular	DATE	R/C NO	Amount
Ex-Showroom Price	12,25,900.00	BOOKING-RTGS	07-09-2020	1060	Rs. 11,000.00
Insurance Charges	47,164.00		17-10-2020	1426	Rs. 1,33,295.00
RTO Charges	1,25,291.00		17-10-2020	1427	Rs. 12,80,000.00
TCS 0.75 %	9,194.00		1, 10 1010		13. 12,00,000.00
FASTAG	600.00				
RSA	1,842.00				
EW	6,319.00				
Sale Of Accessories	7,999.00				
Tefflon / Antidust	14,000.00				
Less (-) Discount Ew	_				
Less (-) Discount Corporate	-8,000.00				
Less (-) Discount Exchange					
Less (-) Discount Honda Scheme	_				
Less (-) Discount Loyality/UIO					
Less (-) Discount Dealer Cash Discount	-6,500.00			-	
Total	14,23,809.00	Total			143434
Less / Exess if any	-486.00	Services ()			14,24,293.00

Checked By

Prepare By

Signature of Customer

8495773516

Scanned with CamScanner

Manager Accounts

Phone No. 9918023023

ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, , Tel: 9918023023, PAN No.:

RECEIPT

Receipt No.

: SH/DR/19/1055

Date

: 7-9-2020

Received with thanks a sum of Rs. : 11,000.00

Received with thanks a sum of Rs. : INR Eleven Thousand Only.

Hypothecation With

Receipt Mode

: State Bank of India A/c No-35966871607

Customer's Name

: ALKA SINGH--2824

Address

: H.NO-504,AWAS VIKAS COLONY, JHARKHANDI WARD-48, KHORABAR KUNRAGHAT

Particulars

Accountant

Manager

This Receipt is valid subject to under noted condition:-

Phone No. 9918023023

ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, , Tel: 9918023023, PAN No.:

RECEIPT

Receipt No.

: SH/DR/19/1407

Date

: 17-10-2020

Received with thanks a sum of Rs. : 1,33,295.00

Received with thanks a sum of Rs. : INR One Lakh Thirty Three Thousand Two Hundred Ninety Five Only.

Hypothecation With

Receipt Mode

: SBI 00000035951093392 EDFS

Customer's Name

: ALKA SINGH--2824

Address

: H.NO-504,AWAS VIKAS COLONY, JHARKHANDI WARD-48, KHORABAR KUNRAGHAT

Particulars

: 16-Oct-2020 (16-Oct-2020) BY TRANSFER MARGIN MONEY ALKA SINGH 1,33,295.00

Cashier



Manager

This Receipt is valid subject to under noted condition:-

Phone No. 9918023023

ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, , Tel: 9918023023, PAN No.:

RECEIPT

Receipt No. : S H /D R /1 9 /1 4 0 8

Date : 17-10-2020

Received with thanks a sum of Rs : 12.80,000,00

Received with thanks a sum of Rs. : 12,80,000.00

Received with thanks a sum of Rs. : INR Twelve Lakh Eighty Thousand Only.

Hypothecation With :

Receipt Mode : SBI 00000035951093392 EDFS

Customer's Name : ALKA SINGH--2824

Address: H.NO-504, AWAS YIKAS COLONY, JHARKHANDI WARD-48, KHORABAR KUNRAGHAT

Particulars : 16-Oct-2020 (16-Oct-2020) BY TRANSFER TRANSFER FROM 12,80,000.00

Cashier

Accountant

Manager

This Receipt is valid subject to under noted condition:-



er Name: SMC Insurance Brokers Pvt. Ltd.

er Contact No.:1800 2666 2666

er Code: 289

Bharti Axa General Insurance Company Limited

Office No. 507, Retan Square, 20 Vidhan Sabha Marg, Lucknow - 225001, Uttar Pradesh (State

Gode-09)

Ph: - Helpdesk No: 18001032292

GSTIN: 09AADCB2006D1ZA

		CERTIFICATE C	UM INBURA	NCE POLICY	SCREDULE CUM PAYMENT RECEIPT				
Policy No.	Smart Drive Private Car Bundled Cover	Insurance Issued at 15	23 Hours or	17/10/2020 (0	AN IRDAN139RP0039V01201819]				
HON/SK209695	Period of Insur	OD: 17/18/	2020 (15:23) : 17/10/2020	Hrs) To 15/16/ 9 (15:23 Hrs)	2021 (Midnight) Fo 16/10/2023 (Midnight)		Proposal No P15049738, 1		
Insured's Name Insured's Address	MS, ALKA SINGH CRPF GATE NO-1 SARYU VIHAR LUC Ultar Pradesh (State Code-09)	CKNOW - 226002				GSTIN NA	Previous P		
Chassis No.	Engine No.	Model	17. 67	cc	Park Calas				
MAKGN254JLN000704	L15ZD1104630	CITY/1.5 VX	MT	1497	Body Color Golden Brown M.	Body Type	Previous	Insurer	
Geographical Area	Date of First Sale	Mfg. Year	1000	Seating Ca		Sedan Fuel Type	N/		
India	17/10/2020	2020		5	LUCKNOW	Petrol	Registra		
			INSUF	RED'S DECLA	RED VALUE (Rs.)	T WILL	1		_
Vehicle 1164605	Electrical Accessories: 0			Non Electrica	d Accessories: 0	Bi Fuel Kit: NA	To	tal IDV: 116460	05
	A Own Passana Barria			SCHEDULEO	FPREMIUM				
	A.Own Damage Premium		Am	ount (Rs.)	В	Liability Premium		Amount	(Ps.)
scic Premium					Third Party Liability				
Corrical Accessories				20439	Basic Third Party Liability Premium incl	uding TPPD		9534	1 25
ectrical Accessories (IMT-24)			-	0	Sub Total (Third Party Liability)				9534
The state of the s				0	PA Cover				
Filed lut (IMT-25)				0	Compulsory PA Cover for Owner Drive			975	
sic Premium Total				20420	Nominee: MR.R.K. SINGH (FATHER)	to distribute a figure		5/5	
d Geographical Area Ext. (IMT-1)		The same of		- who	Optional PA cover for Paid Driver (IMT	i Allanda I		300	
rb Total				200000	Optional PA Cover (200000 Per Perso	n) for 5 Persons (IMT-16)		1500	
ductibles				20439	Sub Total (PA Cover) Legal Liability				2775
(untary Deductibles (IMT-22A)				0	Paid Driver (IMT-28)			-	
Theft Device (IMT-10)				-100	Employees (for 0 persons) (IMT-29)			150	
Membership (IMT-8)				7.5	Sub Total (Legal Liability)			0	460
					Geographical Area Ext.(TP)				150
Noicap (0%)				0					
B (0%)				0					
b Total (Deductibles)				500					
d-Ons (Depreciation Waiver)				7570					
Own Damage Premium(A)				27509	Net Liability Premium(B)				404
100					Total Premium (A + B)				1245 3996
Suc - Policy is subject to realisation	on of cheque if premium is paid by cheq	ue.			SGST(9%)				
Contolidated stamp duty paid to Sta					CGST(9%)				359
the Policy is subject to a compulsar	y deductible of Rs. 1000 (IMT-22)				Gross Premium Paid				
A Insurer Name: NA,	Valid From:NA,	Valid	to:NA,	c	PA Sum Assured:NA,				4716
purpose in connection with motor	vers use of the vehicle for any purpose of trade.	ther than: (1) Hire or F	Reward (2) C	Carriage of goo	ds (other than samples or personal lu	ggage) (3) Organised Racing (4) Pag	ce Making (5) Speed Test	ing (6) Reliabili	lity Trials (7)
ver's Clause: Any person including ding an effective learner's license of	g the Insured: Provided that the person of may also drive the vehicle & that such a r	driving holds an effecti	ve and valid	driving license	at the time of the accident and is not	disqualified from holding or obtaining	g such a license. Provider	d also that the	person
nits of Liability: Limit of the amoun	t of the Company's Liability Lindas Sast	and the fit is supposed at	quin entients e	of Rule 3 of the cident: as per i	Central Motor Vehicles Rules, 1989, motor vehicles act, 1988, Limit of the	amount of the Common in Links at			
ver Under Section III for Owner-Driv	ver is Rs. 15 lakhs.	o eveni. or 10 (13. 1).	50,000.						
Claim Bonus: The insured is entit Preceding four consecutive year	led for a No Claim Bonus (NCB) on the o s-45%. Preceding five consecutive year	own damage section o s-50% of NCB on OD	f the policy, Premium. No	if no claim is no Claim Bonus	nade or pending during the Preceding only be allowed provided the policy is	year-20%, Preceding two consecutions renewed with in 90 days of the exp	ve years-25%, Preceding	three consecut	tive years-
Lease/Hypothecation with- STA	TE BANK OF INDIA - BASHARAT PUR randum: 7,10,16,17,22,28 printed here			Y	ou agree to receive the policy docum	ent (without enclosion the terms & o	anditions of notice) from the	ne	
and the same of th	ehide is used or driven otherwise than in the clause headed "AVOIDANCE OF CEI		and the second second second	ny payment m ECOVERY*, F	nables access by you. ade by the Company by reasons of w for legal interpretation, English versio	ider terms appearing in the certificat n will hold good.	e in order to comply with t	he Motor Vehic	de Act, 1988
1997 134, Description of Service	e : Motor Vehicle Insurance Services, P	lace of Supply: Uttar	Pradesh (St	tate Code-09),	Invoice Number: SK209695, Payme	ent Receipt No: SK209895, Payme	nt mode:		
memby certify that the policy to wi	hich this certificate relates as well as this red by you as an insured on or before th			and the same of th	ce with the provisions of Chapter X an	d Chapter XI of M.V. Act, 1988. Police	cy has been issued subject	t to valid Pollut	tion
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For & On Behalf of

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题	Document		Yes	No	Remarks			
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			*Registration	of vehicle will be	done as per guid	delines and rules	provided under the MVA	
10.		Pending Accessor	les		Co	st	Tentative Installation Date	
	No.							
	<u> </u>							
Tota	Amount Paid by	Total Amount due	from F	Excess / Balance	Amount III	Data ba		
	Customer	Customer	, ,	any		Date by	When Excess Amount will be refunded	
40	24295/-	1424295	-	Name of the last o	_		_	
				*E:	cess amount wo	ould be refunded	s within 12 working days	
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		1-3 (Una	cceptable)			9 (Excellent)	10 (Truly Exceptional)	
Ilme	in:		Time out:			Total	Delivery Time:	
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Tax Invoice

Ħ	CON CARS PRIVATE LIMITED
υ.	- n Pakhei Ka I didu
5	6, Bithauli, Bakilsi 14
5	6, Bithauli, Bakhsi Ku Sitapur Road, Lucknow-226022
(Sitapur Road, Luckilott SSTIN/UIN: 09AAECI0428H1ZQ SSTIN/UIN: 09AAECI0428H, Code : 09
	State Name: Ottal Flagorith State Name: Ottal Flagorith Standardhonda.com
837	

Buyer

ALKA SINGH--2824 D/O RAJNISH KANT SINGH

H.NO-504,AWAS VIKAS COLONY, JHARKHANDI

WARD-48, KHORABAR KUNRAGHAT State Name : Uttar Pradesh, Code : 09

Invoice No. GST-157	Dated 18-Oct-2020	
Delivery Note	Mode/Terms of F	ayment
Supplier's Ref.	Other Reference	(s)
Buyer's Order No.	Dated	10111111111111111111111111111111111111
Despatch Document No.	Delivery Note Da	ate
Despatched through	Destination	
Terms of Delivery		

Terms of Delivery

SI Description of Goods	HSN/SAC	Quantity	Rate	per ^s	Disc. %	Amount
1. TEFFLON COATING WITH ANTI DUST (Icon Cars Pvt. Ltd.)	998729	4.		1	6-1h. - 3d	11,864.40
CG	SST SST	х		1	V Sty	1,067.80 1,067.80
		8			9	4
T T	otal				3-2-1 h	₹ 14,000.00

Amount Chargeable (in words)

E. & O.E

INR Fourteen Thousand Only

HSN/SAC	Taxable	Central Tax		State Tax		Total :
District the	Value	Rate	Amount	Rate	Amount	Tax Amount
998729	11,864.40	9%	1,067.80	9%	1,067.80	2,135.60
Total	11,864.40		1,067.80		1,067.80	2,135.60

Tax Amount (in words): INR Two Thousand One Hundred Thirty Five and Sixty paise Only

Company's Service Tax No.: AAECI0428HSD001

Declaration

We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

for ICON CARS PRIVATE LIMITED

Authorised Signatory

ICON CARS PRIVATE LIMITED

56,Bithauli, Bakhsi Ka Talab Sitapur Road, Lucknow-226022 GSTIN/UIN: 09AAECI0428H1ZQ State Name: Uttar Pradesh, Code: 09 E-Mail: accounts@standardhonda.com PAN No.:

DELIVERY CHALLAN

Delivery	Challan	No.:	TI/SH/19-20/9	6
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Delivery Date

: 18-10-2020

Name

: ALKA SINGH--2824

Address : H.NO-504, AWAS VIKAS COLONY, JHARKHANDI WARD-48

KHORABAR KUNRAGHAT

City

: GORAKHPUR

Phone

: ICON CARS PRIVATE LIMITED

Received from In good condition and working order with all tools and accessories as per manufacturer's specification against my / our.

Allotment No

: -2824

PARTICULARS OF VEHICLE

1. MODEL

: CITY 5TH GEN VX MT (I-VTEC)

2. ENGINE NO

: L15ZD1104630

3. CHASSIS NO

: MAKGN254JLN000704

4. COLOR

: GOLDEN BROWN M.

5. Financer

: State Bank of India

6. Financer Branch:

Prepared By------ Signature-----

ICON CARS PRIV

Checked By----- Date-----

Customer's Signature(Date & Time)

sed Signatory

CON CARS PRIVATE LIMITED

56,Bithauli, Bakhsi Ka Talab Sitapur Road, Lucknow-226022 GSTIN/UIN: 09AAECI0428H1ZQ State Name : Uttar Pradesh, Code : 09 E-Mail: accounts@standardhonda.com

TAX INVOICE GST

ALKA SINGII-2824

Invoice No

: TI/SH/19-20/96 Date

: 18-10-2020

D.O. RAINISH KANT SINGH D.O. RAWAS VIKAS COLONY, JHARKHANDI WARD-48

Allotment No

: -2824 : 7-9-2020

KHORABAR KUNRAGHAT

Booking Date Financed By

: State Bank of India

GORAKHPUR

Buyer's GSTIN/UIN Not Applicable, Code :

Executive

PAN :DYPPS5505E

Temp. Address :

	Description of Good	S	
Model	CITY 5TH GEN VX MT (I-VTE	C)	
Color	GOLDEN BROWN M.		
Chassis No.	MAKGN254JLN000704		
HSN/SAC			
Engine No.	L15ZD1104630		Amount
Key No.	K135	Quantity	₹ 8,35,448.28
Sale Price		1 NOS.	(0,55,440.20
CGST		×.	1,16,962.76
SGST			1,16,962.76
		N.	1,42,026.21
GST Cess			
ROUNDED OFF			0.01
TCS			9,194.00

₹ 12,20,594.00 TOTAL AMOUNT : 1

: INR Twelve Lakh Twenty Thousand Five Hundred Ninety Four Only Invoice Amount in words

(Customer's Signature)

For ICON CARS PRIVATE LIMITED

(Authorised Signatory)

All disputes are subject to the jurisdiction of Lucknow courts only CST No.09750050568

TIN No.09750050568