

LOS Application ID - 21057792

SANCTION LETTER



STATE BANK OF INDIA
BASHARATPUR

To

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,

ASSTT. 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 purchase 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 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. 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 20 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.

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 floating 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,

[Handwritten Signature]
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.)

PAYMENT STATEMENT
ICON CARS PVT.LTD.
18-10-2020

Name **ALKA SINGH**
 Vehicle Model **CITY 5TH GEN VX MT (I-VTEC)**
 Chassis No. **MAKGN254JLN000704**

Particulars	Amount	Particular	DATE	R/CNO	Amount
Ex-Showroom Price	12,25,900.00	BOOKING-RTGS	07-09-2020	1060	Rs. 11,000.00
Insurance Charges	47,164.00	RTGS	17-10-2020	1426	Rs. 1,33,295.00
RTO Charges	1,25,291.00	RTGS	17-10-2020	1427	Rs. 12,80,000.00
TCS 0.75 %	9,194.00				
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 Loyalty/UIO	-				
Less (-) Discount Dealer Cash Discount	-6,500.00				
Total	14,23,809.00	Total			14,24,295.00
Less / Excess if any	-486.00				

Signature of Customer

Alka Singh

8795773516

Prepare By

[Signature]

Checked By

[Signature]

Manager Accounts

[Signature]

Phone No. 9918023023

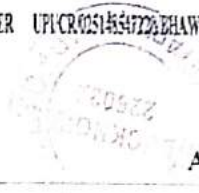
ICON CARS PRIVATE LIMITED

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-594,AWAS VIKAS COLONY, JHARKHANDI WARD-48, KHORABAR KUNRAGHAT
Particulars : 07-Sep-2020 (07-Sep-2020) BY TRANSFER UPI/CR/02514547226/BHAWANI/HDFC/945035286/NA 110000BOOKING


Cashier



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. : S H / D R / 1 9 / 1 4 0 7
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


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 / 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. : INR Twelve Lakh Eighty Thousand 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 TRANSFER FROM 12,80,000.00

Cashier


Accountant

Manager

This Receipt is valid subject to under noted condition:-

Customer Name: Alka Singh Contact No: 8795773516

Registration Number: _____ Email: alka75767@gmail.com

Mode of Delivery: del Oct 20 MTOC: City & Gen VYHT (I-Vtec) C. Krown **432**

Dealership has explained all the features and benefit of the vehicle and the below mentioned documents / part / services have been handed over to me: -

Document	Yes	No	Remarks
Invoice (Vehicle / Accessories)	<input checked="" type="checkbox"/>		
Insurance Document	<input checked="" type="checkbox"/>		Insurance Enclosed from Address.
Service (Manual / Introduction)	<input checked="" type="checkbox"/>		
Registration Tax Receipt		<input checked="" type="checkbox"/>	
Loan Document	<input checked="" type="checkbox"/> Self	<input type="checkbox"/> Dealer	SBI.
Navigation Card		<input checked="" type="checkbox"/> Optional	Not Applicable.
Fast Tag	<input checked="" type="checkbox"/>		
Extended Warranty		<input checked="" type="checkbox"/>	At the time of RC.
RSA		<input checked="" type="checkbox"/>	At the time of RC.
HCMP		<input checked="" type="checkbox"/>	Not Applicable.

*Registration of vehicle will be done as per guidelines and rules provided under the MVA

No.	Pending Accessories	Cost	Tentative Installation Date
No.			

Total Amount Paid by Customer	Total Amount due from Customer	Excess / Balance Amount (if any)	Date by When Excess Amount will be refunded
424295/-	424295/-	-	-

*Excess amount would be refunded within 12 working days

Delivery Process Rating	<u>09</u>	Overall Consultant Rating	<u>09</u>
	1-3 (Unacceptable)	4-6 (Average)	7-9 (Excellent) 10 (Truly Exceptional)

Time in: _____ Time out: _____ Total Delivery Time: _____

Customer Remarks: -

Customer Signature: Alka Singh
 Sales Consultant Signature: _____
 SM / TL Signature: Anand
 SQMS Signature: _____

Tax Invoice

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

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

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

SI No.	Description of Goods	HSN/SAC	Quantity	Rate	per	Disc. %	Amount
1.	TEFFLON COATING WITH ANTI DUST (Icon Cars Pvt. Ltd.)	998729					11,864.40
	SGST						1,067.80
	CGST						1,067.80
Total							₹ 14,000.00

Amount Chargeable (in words) E. & O.E
INR Fourteen Thousand Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	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/UID: 09AAECI0428H1ZQ
State Name : Uttar Pradesh, Code : 09
E-Mail : accounts@standardhonda.com
PAN No.:

DELIVERY CHALLAN

Delivery Challan No.: TI/SH/19-20/96

Delivery Date : 18-10-2020

Name : ALKA SINGH--2824

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

City : GORAKHPUR

Phone : ,

Received from : ICON CARS PRIVATE LIMITED

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-----

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

ICON CARS PRIVATE LIMITED

Authorized Signatory

Customer's Signature (Date & Time)

Alka Singh.

Jady

ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab
Sitapur Road, Lucknow-226022
GSTIN/UID: 09AAEC10428H1ZQ
State Name : Uttar Pradesh, Code : 09
E-Mail : accounts@standardhonda.com

TAX INVOICE GST

ALKA SINGH-2824
D.O. RAJNISH KANT SINGH
H.NO-504, AWAS VIKAS COLONY, JHARKHANDI WARD-48
KHORABAR KUNRAGHAT
GORAKHPUR
Buyer's GSTIN/UID :
* Not Applicable, Code :
Phone :
PAN : DYPPS5505E
Temp. Address :

Invoice No : TISH/19-20/96 Date : 18-10-2020
Allotment No : -2824
Booking Date : 7-9-2020
Financed By : State Bank of India
Executive :

Description of Goods		Quantity	Amount
Model	CITY 5TH GEN VX MT (I-VTEC)		
Color	GOLDEN BROWN M.		
Chassis No.	MAKGN254JLN000704		
HSN/SAC			
Engine No.	L15ZD1104630		
Key No.	K135		
Sale Price		1 NOS.	₹ 8,35,448.28
CGST			1,16,962.76
SGST			1,16,962.76
GST Cess			1,42,026.21
ROUNDED OFF			0.01
TCS			9,194.00
TOTAL AMOUNT :			₹ 12,20,594.00

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

(Customer's Signature)

Alka Singh

[Handwritten Signature]

For ICON CARS PRIVATE LIMITED

[Handwritten Signature]

(Authorised Signatory)

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