

FROM:

RETAIL ASSET HUB (6845) REGIONAL OFFICE

ETAH

REF NO:- Ref: ETRO/RAH/VL/CR-235/2021

TO: THE SENIOR MANAGER CANARA BANK KASGANJ (0241)

DATE: 26.03.2021

SANCTION MEMORANDUM

We are pleased to inform you that Sanctioning authority has permitted your proposal of CANARA VEHICLE -4 WHEELER as per the terms/conditions mentioned here under:

NAME OF THE BORROWER	Mrs. Krishn Lila Yadav W/o Mr. Sachin			
LOAN AMOUNT	Rs.5.00 Lakh (Rupees Five Lakh Only)			
PURPOSE	Purchase of Brand New RENAULT KIGER RXT (ENG) SILVER costing of Rs.7.5			
DETAILS OF VEHICLE TO BE PURCHASED	Brand New RENAULT KIGER RXT (ENG) SILVER costing of Rs.7.90 Lakh as per quotation no. 340 dated 10.03.2021			
NAME & ADDRESS OF DEALER	SRI SAI RR MOTORS PVT. LTD. RENAULT ALIGARH Sarsol G.T Road Aligarh. Mobile No. 9528322000, EMAIL: sales.aligarh@renault-india.com			
MARGIN	21.29 % viz Rs.162309.00			
ROI	RLLR+ 0.55 % i.e.7.45 % as per HO circular no 501/2019 & 125/2021			
REPAYMENT SCHEDULE	60 EMIs of Rs.10100/-p.m. commencing next month from the date of disbursement.			
NET TAKE HOME	Rs.69648/- or 44.65% against requirement of 25% with a minimum of Rs. 12000/-P.M. (as per MOI on Retail Lending updated till 31.03.2020)			
SECURITY (PRIME)	Hypothecation of Brand New RENAULT KIGER RXT (ENG) SILVER costing of costing of Rs. 7.90 Lakh as per quotation no. 340 dated 10.03.2021			
COLLATERAL SECURITY	Nil			
GUARANTOR	Waiver of Personal Guarantee on recommendation of branch			
MODE OF REPAYMENT	Drawdown/S.I. in the running operative account of the applicant. PDC/ NACH MANDATE/ECS to be ensured as per bank norms.			
PROCESSING CHARGE	As per HO Circular 50/2021 Dated 22.01.2021.			
DISBURSEMENT	As per Ho Cir 843/2020 The loan proceeds and margin money is to be directly delivered to the dealer only by way of NEFT/RTGS/Demand Draft (DD) DD along with a covering letter should be handed over in person by charge / Credit Officer/ other officer against proper acknowledge to the control of the control			

RETAIL ASSET HUB DPCD:6845 , REGIONAL OFFICE

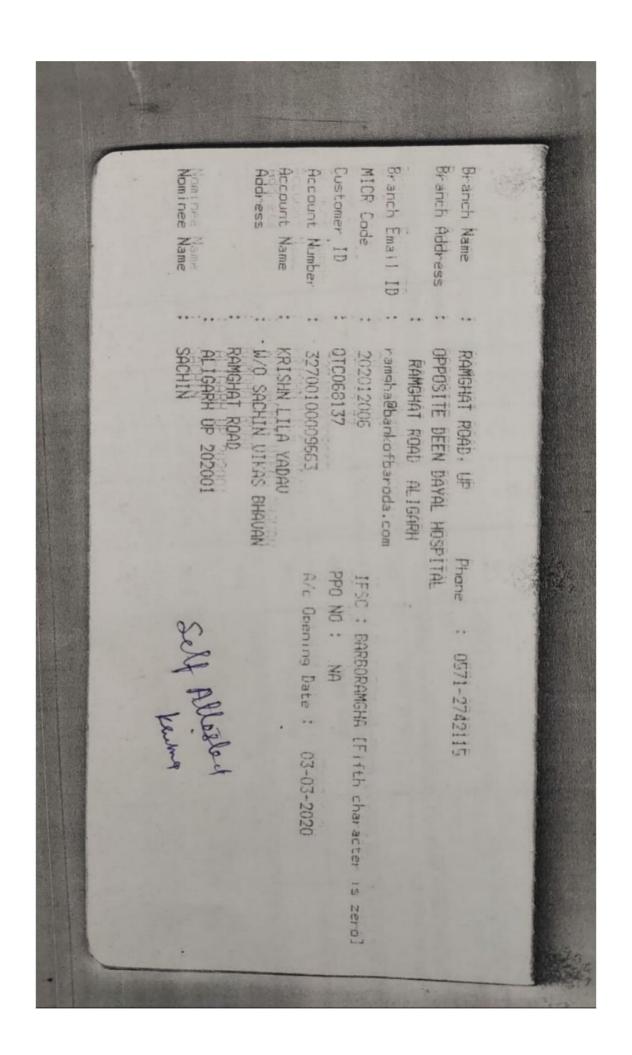
EMAIL ID:-cb6845@canarabank.com Self Attestod

CANARA BANK ETAH

CANARA VEHICLE LOAN TO MRS. KRISHN LILA YADAV W/O SACHIN - Rs.5.00 LAKHS

LINKED BRANCH- KASGANJ (0241)

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	SRI SAI RR MOTORS PVT. LTD. RENAULT ALIGARH
No. 8219	Sarsol, G.T. Road, Aligarh Ph.: 9528322000 Date 31-3-21
S/o, W/o, D/o	Sockion Vacani
HPA:	Nineteen thousand supple only
by Cash / Cheque	es D.D. No. Cally
Rs. 19000	For SRI SAI RR MOTORS PVT. LTD.
(Cheques / D.D. Su Retund of Advance Booking	bject to realisation.) Depositor's Signature Authorised Signatory is subject to deduction of Booking Cancelation Charge.
	Selle Alberted Kasing

No. of the latest of the lates

should be handed over in person by Branch in charge / Credit Officer/ other officer against proper acknowledgment as per HO Cir 843/2020.

Branch to ensure that our hypothecation charge is duly registered in the R C book of the

- vehicle and retain a copy thereof.

 Original RC to be verified within a fortnight of disbursement and a duly attested copy of the
- RC Book with bank lien noted thereon to be kept with the loan papers.

 Branch to ensure that the vehicle is covered continuously by Comprehensive Insurance Policy and our hypothecation charge is noted therein and retain a copy of the same.
- Branch to ensure that vehicle is not used for commercial purpose.
- Branch to ensure the repayment capacity and proof of the Income of the borrower.
- Branch to comply with E-KYC and verification of PAN in SAS.
- · Branch to ensure the verification of KYC of the applicant.
- · Branch to recover CIBIL report charges
- The branch has to ensure that the dealer is an authorized dealer.
- Branch should obtain blank RTO forms as per the documentation manual. (Form No 29,30,35 in duplicate).
- Any escalation in the cost of the vehicle to be borne by the borrower.
- It is the policy of bank to mandatorily report to CIC (Credit Information Company) all cases of delay in payment of dues/installment. Thus, any delay in payment of dues/installments will lead to adverse remark which impact the credit will score, which in turn, advice the borrower to strictly comply with the repayment schedule.
- The interest rate is linked to RLLR. The RLLR & the actual lending rates are subject to review and variation from time to time as per RBI guidelines and also subject to any changes in the financials of the borrowers. The changes in the base rate will be notified in the notice board of the bank from time to time and also in the Bank's website which shall be construed as sufficient notice. Overdues interest @2% shall be charged on the delayed installments whenever interest rates are changed .Bank reserves right to adjust future repayments by either changing equated monthly installments the loan tenure.
- The vehicle should be inspected periodically as per guidelines.
- Branch to ensure the veracity of income details of Applicant i.e. ITR should be verified through the balance sheet/computation/income statement.
- Branch to ensure that the borrower has not submitted higher quotation to avail higher loan quantum
- Branch to ensure genuineness of the documents attached with loan application. The dealer should be instructed to obtain an acknowledgement from the borrower for having received the vehicle in good condition and send the same to the branch along with his stamped received for having received the full payment of the vehicle.
- Branch to obtain undertaking from the customer/employer not to shift the salary from the existing bank without prior permission from the advancing branch.
- Branch to obtain salary credit mandate and deduction mandate from the employee

RETAIL ASSET HUB CAN DPCD:6845 . REGIONAL OFFICE EMAIL ID:-cb6845@canarabank.com CANARA BANK ETAH

self Attested

CANARA VEHICLE LOAN TO MRS. KRISHN LILA YADAV W/O SACHIN
- Rs.5.00 LAKHS
LINKED BRANCH- KASGANJ (0241)

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PROFORI	A INVOICE		* 500
RENAULT SRI SAI RR M	OTORS PV7 TALIGARH Road, Aligarh sales.aligarh@renault	-india.com	
SI. NO. 340 SMT. KRISHN LILA S	IADAV.	Date :10103121	
PHONE No.: 7906794113	SRI	DD in favour of SAI RR MOTORS PV Payable at Aligarh	
PARTICULARS		Rs.	P.
		660000	Ţ.
1. MODEL KIGER R+T. (ENG.) SILVER. 2. ESSENTIAL KIT		000000	
3. INSURANCE	28909	-	
4. REGISTRATION CHARGES	53400		
5. HANDLING	10500		
6. ACCESSORIES	10,000		
	H.P -	1500	
	H.S.P-	1500	
	EWT-	10195	
OUR BANK DETAILS FOR RTGS :-	127.0-07HPP.	4000	
Bank Name : STATE BANK OF INDIA			
IFSC / NEFT Code : SBIN0000604 A/c. Number : 35336252969			
A/c.: SRI SAI RR MOTORS PVT. LTD.	TOTAL	790,000	
FERMS & CONDITIONS: Please note that all discounts incl. Free Insurance discounts, the Insurance and Registration charges of the Counts, the Insurance and Registration charges of the Counts, the Insurance and Registration charges of the Counts, the Insurance and Registration charges of the Counts of the Insurance, Registration & Other Govt. Levies are subjected and Insurance and Selivery will be made only after registration and Insurance. The delivery will be made only after registration and Insurance. The delivery will be charged in the Insurance and Selivery will be applicable irrespective of the Insurance and this Proforma Invoice may not be taken as liable ALL DISPUTES ARE SUBJECT TO ALIGARH JURISI	are offered on Total Price will be calculated according to to change as per Got price of Vehicle. The control of the control	(On Road Price). In cather and the same as application of the RENAULT I	plicat

FORM 23 CERTIFICATE OF REGISTRATION 11-May-2021 Registration Date NEW/TMP Purpose For Printing RC UP87Q8777 Registration No M/S SRI SAI RR MOTORS, SARSOL G T ROAD, ALIGARH, Description of Vehicle SACHIN Dealer's Name & Address RAJKIYA AWAS NO.J-3 JUDGES COMPOUND, DURGA COLONY, , KANSHIRAM NAGAR, Owner Name Full Address: (Permanent) RAJKIYA AWAS NO.J-3 JUDGES COMPOUND, DURGA COLONY, , KANSHIRAM NAGAR-UTTAR PRADESH-207123 Full Address: (Temporary) UTTAR PRADESH-207123 One Time Tax UpTo 10-May-2036 Fitness UpTo Owner Serial No **Detailed Description** Link Vehicle No BHARAT STAGE VI MOTOR CAR Class of Vehicle Norms INDIVIDUAL Ownership RENAULT INDIA PVT LTD AA2037790476 Maker's Name Rear HSRP No AA2037790475 02/2021 Front HSRP No Month/Year of Manuf. MEEHBC001M2003062 STATIONWAGON Type of Body Chassis No PETROL No of Cylinders B4DA417E051072 999.00 Engine No **Cubic Capacity** Horse Power(BHP) 70.62 2500 KIGER RXT PETROL MT 1.0 Wheel base Maker's Classification ECE 0 Standing Cap 5 Seating Cap(in all) 939 Unladen Wt (kgs) Sleepar Cap 1373 Laden/GV Wt (kgs) MOONLIGHT SILVER Colour YES AC Fitted Other Criteria Fully Built Vehicle Purchase As Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight) As Regd. By Manuf. Weight(in kgs) Description a) Front b) Rear c) Other The motor vehicle above described is subject to Hypothecation in favour of CANARA BANK, KASGANJ, , , d) Tandem Kanshiram Nagar, Uttar Pradesh-202123 w.e.f. 31-Mar-2021 660000/-Sale Amt 31-Mar-2021 Purchase dt 52800 / UP87D21040000008 Amount/Rept No 31-Mar-2021 OTT Date Vehicle is Govt./ Pvt. PRIVATE One Time TaxUpTo 11-May-2021 NOT EXEMPTED Date of Approval Tax Exempted or Not Other State/Transfer/Conversion Details Previous RegNo Previous Owner **Entry Date** Old State **Conversion Date** Transfer Date This certificate is valid from 11-May-2021 to 10-May-2036 Date 04-Jun-2021 13:33:20 Taxation Particulars / Advance Registration Mark Fee Details Motor Vote 64 Jun 2021 Distt. Kasgani (U.P.) 2013 1793342 6/4/2021

