

Arrangement Letter

UPCIVIL SECRETARIAT LUCKNOW,  
VIDHAN SABHA MARG,  
CIVIL SECT,  
LUCKNOW,  
UTTAR PRADESH,  
PIN- 226001

To,  
Mr. Harendra Bahadur Singh  
503, MULTI STOREY APARTMENT,,  
BUTLER PALACE COLONY,, LUCKNOW,  
LUCKNOW,  
UTTAR PRADESH,  
PIN- 226001

Date: 23/05/2022

Madam/Dear Sir,

Advances: Personal Loan  
Scheme: Xpress Credit Elite  
Facility: Term Loan: Loan Amount: ₹ 10,00,000.00

With reference to your application dated 23/05/2022, we hereby sanction you a Term Loan of ₹ 10,00,000.00 (Rupees ten lakh only) on the following terms and conditions:

1. Purpose

The loan is sanctioned to you as per your application dated 23/05/2022 for the purpose of Personal Loan.

2. Rate of Interest

Interest on the loan will be charged at 11.30% per annum on daily reducing balance at monthly rests which is 4.40% above the two-years marginal cost of lending rate (MCLR) which is at present 7.40% per annum. The rate of interest viz. 11.30% 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 2.00% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

3. Foreclosure/Prepayment Charges

- (i) Any prepayment of EMIs in full or in part and closure of account before the end of term will attract the prepayment charges of 3.00% on prepaid amount.
- (ii) No prepayment/foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme.

4. Repayment

The loan is to be repaid in 72 equated monthly instalments (EMI) of ₹ 19,189.00 (Rupees nineteen thousand one hundred eighty nine only). The number of equated monthly instalments (EMI) may increase/vary if the entire loan with interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments (EMI) by reason of increase in the rate of interest or otherwise. The equated monthly instalments (EMI) will have to be paid till the entire loan with interest is fully repaid. The first instalment commences from the month following the month of disbursement of loan.

5. Default in Repayment

In the event of failing to repay any two or more instalment(s) at any point of time, the Bank may send written reminders or make tele call/SMS or depute an official to meet you personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, etc. on actual basis would be recovered from you.

**6. Cancellability**

Notwithstanding anything contained herein above, please confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by me/us, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

**7. Processing Charge**

Processing charges of ₹ 8,850.00 (Rupees eight thousand eight hundred fifty only) are payable immediately.

**8. Miscellaneous**

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 document(s) executed/to be executed in connection with the loan 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 the guarantor(s), if applicable in token of acceptance of the terms and conditions detailed herein.

The terms and conditions specified in this letter hold good for a period of 45 days from the date of this letter.

Yours faithfully,

Branch Manager

Received the original. Terms and conditions accepted.

Date:

Mr. Harendra Bahadur Singh  
(Borrower)

(Signature)

Not Applicable  
(Guarantor)

(Signature)

# STATEMENT OF ACCOUNT

STATE BANK OF INDIA  
U.P.CIVIL SECRETARIAT-LUCKNOW  
VIDHAN SABHA MARG, LUCKNOW,  
LUCKNOW  
Branch Code : 06893  
Branch Phone : 2219981  
IFSC:SBIN0006893  
MICR:226002036

**Mr. HARENDRA BAHADUR SINGH**  
503, MULTI STOREY APARTMENT,  
BUTLER PALACE COLONY,  
LUCKNOW  
226001

**Account No. : 40579185937**  
**Product : MC-TL-XPRESS ELITE**  
**Currency : INR**

Date : 28/06/2022 Time : 15:00:31

Cleared Balance : 0.00CR

E-mail :

Uncleared Amount : 0.00CR

+MOD Bal :

Monthly Average Balance :

Limit : 3,50,000.00

Drawing Power : 0.00

Int. Rate : 11.10 % p.a.

Nominee Name :

Account Open Date :

Account Status :

Statement From 15/11/2021 to 28/06/2022

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>0.00Dr</b>
15/11/21	15/11/21	DEBIT TRANSFER TFR TO 11662453967		3,50,000.00		3,50,000.00Dr
30/11/21	30/11/21	PART PERIOD INTEREST		1,703.00		3,51,703.00Dr
05/12/21	05/12/21	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,45,023.00Dr
31/12/21	31/12/21	INTEREST		3,261.00		3,48,284.00Dr
05/01/22	05/01/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,41,604.00Dr
31/01/22	31/01/22	INTEREST		3,229.00		3,44,833.00Dr
05/02/22	05/02/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,38,153.00Dr
28/02/22	28/02/22	INTEREST		2,888.00		3,41,041.00Dr
05/03/22	05/03/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,34,361.00Dr
31/03/22	31/03/22	INTEREST		3,160.00		3,37,521.00Dr
05/04/22	05/04/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,30,841.00Dr
30/04/22	30/04/22	INTEREST		3,026.00		3,33,867.00Dr
05/05/22	05/05/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			6,680.00	3,27,187.00Dr
23/05/22	23/05/22	DISCHARGE INTEREST		2,197.00		3,29,384.00Dr
23/05/22	23/05/22	DISCHARGE VIA TRANSF LOAN CLOSURE			3,29,384.00	0.00Dr
		<b>CLOSING BALANCE:</b>				<b>0.00Dr</b>

Statement Summary  
Dr. Count 8 Cr. Count 7

3,69,464.00

3,69,464.00

\*\*\*\*\*END OF STATEMENT\*\*\*\*\*

# STATEMENT OF ACCOUNT

Mr. HARENDRA BAHADUR SINGH  
503, MULTI STOREY APARTMENT,  
BUTLER PALACE COLONY,  
LUCKNOW  
226001

STATE BANK OF INDIA  
LUCKNOW MAIN BRANCH  
TARAWALI KOTHI  
MOTIMAHAL MARG, HAZRATGANJ,  
Branch Code : 00125  
Branch Phone : 2230114  
IFSC:SBIN0000125  
MICR:226002002

Account No. : 40304926358  
Product : MC-TL-XPRESS ELITE  
Currency : INR

Date : 28/06/2022

Time : 14:59:42

Cleared Balance :

0.00CR

+MOD Bal :

Limit : 5,00,000.00

Int. Rate : 11.10 % p.a.

Account Open Date :

Statement From 20/07/2021 to 28/06/2022

E-mail :

Uncleared Amount :

0.00CR

Monthly Average Balance :

Drawing Power :

0.00

Nominee Name :

Account Status :

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>0.00Dr</b>
20/07/21	20/07/21	PROCESSING FEE				
20/07/21	20/07/21	DEBIT TRANSFER		5,900.00		5,900.00Dr
		TFR TO 11662453967		5,00,000.00		5,05,900.00Dr
31/07/21	31/07/21	PART PERIOD INTEREST				
10/08/21	10/08/21	O.S. DEPOSIT TRANSFE		1,846.00		5,07,746.00Dr
		TRANSFER FROM			9,543.00	4,98,203.00Dr
31/08/21	31/08/21	INTEREST				
10/09/21	10/09/21	O.S. DEPOSIT TRANSFE		4,723.00		5,02,926.00Dr
		TRANSFER FROM			9,543.00	4,93,383.00Dr
30/09/21	30/09/21	INTEREST				
10/10/21	10/10/21	O.S. DEPOSIT TRANSFE		4,527.00		4,97,910.00Dr
		TRANSFER FROM			9,543.00	4,88,367.00Dr
31/10/21	31/10/21	INTEREST				
10/11/21	10/11/21	O.S. DEPOSIT TRANSFE		4,630.00		4,92,997.00Dr
		TRANSFER FROM			9,543.00	4,83,454.00Dr
30/11/21	30/11/21	INTEREST				
10/12/21	10/12/21	O.S. DEPOSIT TRANSFE		4,437.00		4,87,891.00Dr
		TRANSFER FROM			9,543.00	4,78,348.00Dr
31/12/21	31/12/21	INTEREST				
10/01/22	10/01/22	O.S. DEPOSIT TRANSFE		4,536.00		4,82,884.00Dr
		TRANSFER FROM			9,543.00	4,73,341.00Dr
31/01/22	31/01/22	INTEREST				
10/02/22	10/02/22	O.S. DEPOSIT TRANSFE		4,489.00		4,77,830.00Dr
		TRANSFER FROM			9,543.00	4,68,287.00Dr
28/02/22	28/02/22	INTEREST				
10/03/22	10/03/22	O.S. DEPOSIT TRANSFE		4,014.00		4,72,301.00Dr
		TRANSFER FROM			9,543.00	4,62,758.00Dr
31/03/22	31/03/22	INTEREST				
		CARRIED FORWARD:		4,389.00		4,67,147.00Dr
						<b>4,67,147.00Dr</b>

Statement Summary

Dr. Count 11 Cr. Count 8

5,43,491.00

76,344.00



**STATEMENT OF ACCOUNT**

**SH. HARENDRA BAHADUR SINGH**  
 403, MULTI STOREY APARTMENT,  
 BUTLER PALACE COLONY,  
 LUCKNOW  
 226001

**STATE BANK OF INDIA**  
 LUCKNOW MAIN BRANCH  
 TARAWALI KOTHI  
 MOTIMAHAL MARG, HAZRATGANJ,  
 Branch Code : 00125  
 Branch Phone : 2230114  
 IFSC:SBIN0000125  
 MICR:226002002  
**Account No. : 40304926358**  
**Product : MC-TL-XPRESS ELITE**  
**Currency : INR**

**Date :** 28/06/2022 **Time :** 14:59:42  
**Cleared Balance :** 0.00CR  
**+MOD Bal :**  
**Limit :** 5,00,000.00  
**Int. Rate :** 11.10 % p.a.  
**Account Open Date :**  
**Statement From** 20/07/2021 **to** 28/06/2022

**E-mail :**  
**Uncleared Amount :** 0.00CR  
**Monthly Average Balance :**  
**Drawing Power :** 0.00  
**Nominee Name :**  
**Account Status :**

**Page No. : 2**

Post Date	Value Date	Details	Chq. No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>4,67,147.00Dr</b>
10/04/22	10/04/22	O.S. DEPOSIT TRANSFER FROM			9,543.00	4,57,604.00Dr
30/04/22	30/04/22	INTEREST		4,201.00		4,61,805.00Dr
10/05/22	10/05/22	O.S. DEPOSIT TRANSFER FROM			9,543.00	4,52,262.00Dr
23/05/22	23/05/22	DEPOSIT TRANSFER LOAN REPAYMENT TFR FROM 11662453967			4,52,260.00	2.00Dr
31/05/22	31/05/22	INTEREST		3,052.00		3,054.00Dr
10/06/22	10/06/22	DISCHARGE INTEREST		8.00		3,062.00Dr
10/06/22	10/06/22	DISCHARGE VIA TRANSFER			3,062.00	0.00Dr

**CLOSING BALANCE :**

**0.00Dr**

**Statement Summary**  
**Dr. Count 3 Cr. Count 4**

**7,261.00                      4,74,408.00**

**\*\*\*\*\*END OF STATEMENT\*\*\*\*\***

Arrangement Letter

UPCIVIL SECRETARIAT LUCKNOW,  
VIDHAN SABHA MARG,  
CIVIL SECT.,  
LUCKNOW,  
UTTAR PRADESH,  
PIN- 226001

To,  
Mr. Harendra Bahadur Singh  
503, MULTI STOREY APARTMENT,,  
BUTLER PALACE COLONY,, LUCKNOW,  
LUCKNOW,  
UTTAR PRADESH,  
PIN- 226001

Madam/Dear Sir,

Date: 17/06/2022

Advances: Personal Loan  
Scheme: Xpress Credit Elite  
Facility: Term Loan: Loan Amount: ₹ 3,00,000.00

With reference to your application dated 17/06/2022, we hereby sanction you a Term Loan of ₹ 3,00,000.00 (Rupees three lakh only) on the following terms and conditions:

1. Purpose

The loan is sanctioned to you as per your application dated 17/06/2022 for the purpose of Personal Loan.

2. Rate of Interest

Interest on the loan will be charged at 10.50% per annum on daily reducing balance at monthly rests which is 2.90% above the two-years marginal cost of lending rate (MCLR) which is at present 7.60% per annum. The rate of interest viz. 10.50% 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 2.00% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

3. Foreclosure/Prepayment Charges

- (i) Any prepayment of EMIs in full or in part and closure of account before the end of term will attract the prepayment charges of 3.00% on prepaid amount.
- (ii) No prepayment/foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme.

4. Repayment

The loan is to be repaid in 60 equated monthly instalments (EMI) of ₹ 6,449.00 (Rupees six thousand four hundred forty nine only). The number of equated monthly instalments (EMI) may increase/vary if the entire loan with interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments (EMI) by reason of increase in the rate of interest or otherwise. The equated monthly instalments (EMI) will have to be paid till the entire loan with interest is fully repaid. The first instalment commences from the month following the month of disbursement of loan.

5. Default in Repayment

In the event of failing to repay any two or more instalment(s) at any point of time, the Bank may send written reminders or make tele call/SMS or depute an official to meet you personally, all the incidental charges appurtenant thereto such as postage, telephone/SMS charges, transportation charges, etc. on actual basis would be recovered from you.

6. Cancellability

Notwithstanding anything contained herein above, please confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by me/us, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

7. Processing Charge

Processing charges of ₹ 2,655.00 (Rupees two thousand six hundred fifty five only) are payable immediately.

8. Miscellaneous

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 document(s) executed/to be executed in connection with the loan 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 the guarantor(s), if applicable in token of acceptance of the terms and conditions detailed herein.

The terms and conditions specified in this letter hold good for a period of 45 days from the date of this letter.

Yours faithfully,



Received the original. Terms and conditions accepted.

Date:

Mr. Harendra Bahadur Singh  
(Borrower)

(Signature)

Not Applicable  
(Guarantor)

(Signature)