

SANCTION LETTERSTATE BANK OF INDIA
DAYALBAGH

To

1) Shri/Smt/Kum

Mr. RUMANA AHMAD S/O D/O W/O Mr. MAZHAR AKRAM

W/O MAZHAR AKRAM TYPE 5 HOUSE NUMBER 6, KARKUNJ , KARKUNJ SECTOR-14 AWAS VIKAS COLONY
AGRA-282007

RACPC / AL /

Date: 28-03-23

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME****Mr. RUMANA AHMAD s/d/w of Mr. MAZHAR AKRAM****MEDIUM TERM LOAN OF ₹11,00,000.00**

With reference to your application dated 28/03/2023 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **DAYALBAGH** 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



Rumana Ahmad

आपको लोन देने के 60 दिन के अन्दर अपनी
RC शाखा में जमा करानी है। अन्यथा
Rs.. 2950/- का जुर्माना भरना पड़ेगा।

शाखा प्रबन्धक

LOS Application ID - 25402897

KEY FACT STATEMENT
Auto Loan

1.	Name of the Borrower/s	RUMANA AHMAD
2.	Loan Amount	1100000 (Rupees Eleven 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% p.a. (ONE-YEAR MCLR+0.7 %)
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.	Fee Payable	
a.	On Application	Rs. 0
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 2% + GST on Theo-balance if closed within 1 years from the date of disbursement.
d.	On Pre-Payment	NIL
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.
		In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority and non-submission of the same to the Bank within 120 days from the date of disbursement, the Bank shall be

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h.	Penalty for delay in registration/noting hypothecation/non-submission of RC (Applicable to Car loans only)	<p>entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the date of submission.</p> <p>The above-mentioned charge of Rs. 2500/- + GST will be levied for next 8 (12 months form the date of disbursement) months or up to the date of submission, whichever is earlier.</p> <p>In case of non-submission after 12 months from the date of disbursement, the rate of interest will be charged at prevailing interest rate as applicable over a Clean Overdraft account, as may be prescribed by the Bank. Present Clean Overdraft rate of interest is ___ % (___ % above EBLR).</p> <p>In case of non-submission after 18 months from the date of disbursement, entire outstanding of the loan shall become due and payable forthwith. In such case, the account may be recalled by the Bank and legal action including recovery proceedings may be initiated against the borrower and guarantors if any.</p>
9.	EMI payable	Rs. 22,834.00
10.	Details of security/collateral obtained	Manufacturer : KIA MOTORS Asset Model : CARENS
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

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Date: 28-08-23
Place: ALFA

Acknowledged
(Borrower)



Authorized Signatory
State Bank of India
Branch/CPC:

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Repayment Grid

IRR Type	IRR Code	Description	Outflow	Upfront Inflow	IRR Rate
1	1	BANK IRR	11,00,000.00	0	9.03
3	GENIRR	GENERAL IRR	11,00,000.00	0	9.03

Out Flow	11,00,000.00	Advance Installment	
Flat Rate	4.91	PTPM	
Eff Rate	9.00	IRR	20.75
Calculate IRR	Calculate Prin Interest	Copy Installment	9.03

Instl No.	Due Date	Installment Amount	Principal Comp.	Interest Comp.	Excess Interest	TDS Amount	SD Adjusted Amount	Days	Opening Principal	Closing Principal	Adv Flag
1	25/04/2023	22,834.20	15,409.20	7,425.00	0	0	0	27	11,00,000.00	10,84,590.80	
2	25/05/2023	22,834.20	14,699.80	8,134.40	0	0	0	30	10,84,590.80	10,69,891.00	
3	25/06/2023	22,834.20	14,810.00	8,024.20	0	0	0	30	10,69,891.00	10,55,081.00	
4	25/07/2023	22,834.20	14,921.10	7,913.10	0	0	0	30	10,55,081.00	10,40,159.90	
5	25/08/2023	22,834.20	15,033.00	7,801.20	0	0	0	30	10,40,159.90	10,25,126.90	
6	25/09/2023	22,834.20	15,145.70	7,688.50	0	0	0	30	10,25,126.90	10,09,981.20	
7	25/10/2023	22,834.20	15,259.30	7,574.90	0	0	0	30	10,09,981.20	9,94,721.90	
8	25/11/2023	22,834.20	15,373.80	7,460.40	0	0	0	30	9,94,721.90	9,79,348.10	
9	25/12/2023	22,834.20	15,489.10	7,345.10	0	0	0	30	9,79,348.10	9,63,859.00	
10	25/01/2024	22,834.20	15,605.30	7,228.90	0	0	0	30	9,63,859.00	9,48,253.70	
11	25/02/2024	22,834.20	15,722.30	7,111.90	0	0	0	30	9,48,253.70	9,32,531.40	
12	25/03/2024	22,834.20	15,840.20	6,994.00	0	0	0	30	9,32,531.40	9,16,691.20	
13	25/04/2024	22,834.20	15,959.00	6,875.20	0	0	0	30	9,16,691.20	9,00,732.20	
14	25/05/2024	22,834.20	16,078.70	6,755.50	0	0	0	30	9,00,732.20	8,84,653.50	
15	25/06/2024	22,834.20	16,199.30	6,634.90	0	0	0	30	8,84,653.50	8,68,454.20	
16	25/07/2024	22,834.20	16,320.80	6,513.40	0	0	0	30	8,68,454.20	8,52,133.40	
17	25/08/2024	22,834.20	16,443.20	6,391.00	0	0	0	30	8,52,133.40	8,35,690.20	
18	25/09/2024	22,834.20	16,566.50	6,267.70	0	0	0	30	8,35,690.20	8,19,123.70	
19	25/10/2024	22,834.20	16,690.80	6,143.40	0	0	0	30	8,19,123.70	8,02,432.90	
20	25/11/2024	22,834.20	16,816.00	6,018.20	0	0	0	30	8,02,432.90	7,85,616.90	
21	25/12/2024	22,834.20	16,942.10	5,892.10	0	0	0	30	7,85,616.90	7,68,674.80	
22	25/01/2025	22,834.20	17,069.10	5,765.10	0	0	0	30	7,68,674.80	7,51,605.70	
23	25/02/2025	22,834.20	17,197.20	5,637.00	0	0	0	30	7,51,605.70	7,34,408.50	
24	25/03/2025	22,834.20	17,326.10	5,508.10	0	0	0	30	7,34,408.50	7,17,082.40	
25	25/04/2025	22,834.20	17,456.10	5,378.10	0	0	0	30	7,17,082.40	6,99,626.30	
26	25/05/2025	22,834.20	17,587.00	5,247.20	0	0	0	30	6,99,626.30	6,82,039.30	
27	25/06/2025	22,834.20	17,718.90	5,115.30	0	0	0	30	6,82,039.30	6,64,320.40	
28	25/07/2025	22,834.20	17,851.80	4,982.40	0	0	0	30	6,64,320.40	6,46,468.60	
29	25/08/2025	22,834.20	17,985.70	4,848.50	0	0	0	30	6,46,468.60	6,28,482.90	
30	25/09/2025	22,834.20	18,120.60	4,713.60	0	0	0	30	6,28,482.90	6,10,362.30	
31	25/10/2025	22,834.20	18,256.50	4,577.70	0	0	0	30	6,10,362.30	5,92,105.80	
32	25/11/2025	22,834.20	18,393.40	4,440.80	0	0	0	30	5,92,105.80	5,73,712.40	
33	25/12/2025	22,834.20	18,531.40	4,302.80	0	0	0	30	5,73,712.40	5,55,181.00	
34	25/01/2026	22,834.20	18,670.30	4,163.90	0	0	0	30	5,55,181.00	5,36,510.70	
35	25/02/2026	22,834.20	18,810.40	4,023.80	0	0	0	30	5,36,510.70	5,17,700.30	
36	25/03/2026	22,834.20	18,951.40	3,882.80	0	0	0	30	5,17,700.30	4,98,748.90	
37	25/04/2026	22,834.20	19,093.60	3,740.60	0	0	0	30	4,98,748.90	4,79,655.30	
38	25/05/2026	22,834.20	19,236.80	3,597.40	0	0	0	30	4,79,655.30	4,60,418.50	
39	25/06/2026	22,834.20	19,381.10	3,453.10	0	0	0	30	4,60,418.50	4,41,037.40	
40	25/07/2026	22,834.20	19,526.40	3,307.80	0	0	0	30	4,41,037.40	4,21,511.00	

41	25/08/2026	22,834.20	19,672.90	3,161.30	0	0	0	30	4,21,511.00	4,01,838.10	<input type="checkbox"/>
42	25/09/2026	22,834.20	19,820.40	3,013.80	0	0	0	30	4,01,838.10	3,82,017.70	<input type="checkbox"/>
43	25/10/2026	22,834.20	19,969.10	2,865.10	0	0	0	30	3,82,017.70	3,62,048.60	<input type="checkbox"/>
44	25/11/2026	22,834.20	20,118.80	2,715.40	0	0	0	30	3,62,048.60	3,41,929.80	<input type="checkbox"/>
45	25/12/2026	22,834.20	20,269.70	2,564.50	0	0	0	30	3,41,929.80	3,21,660.10	<input type="checkbox"/>
46	25/01/2027	22,834.20	20,421.70	2,412.50	0	0	0	30	3,21,660.10	3,01,238.40	<input type="checkbox"/>
47	25/02/2027	22,834.20	20,574.90	2,259.30	0	0	0	30	3,01,238.40	2,80,663.50	<input type="checkbox"/>
48	25/03/2027	22,834.20	20,729.20	2,105.00	0	0	0	30	2,80,663.50	2,59,934.30	<input type="checkbox"/>
49	25/04/2027	22,834.20	20,884.70	1,949.50	0	0	0	30	2,59,934.30	2,39,049.60	<input type="checkbox"/>
50	25/05/2027	22,834.20	21,041.30	1,792.90	0	0	0	30	2,39,049.60	2,18,008.30	<input type="checkbox"/>
51	25/06/2027	22,834.20	21,199.10	1,635.10	0	0	0	30	2,18,008.30	1,96,809.20	<input type="checkbox"/>
52	25/07/2027	22,834.20	21,358.10	1,476.10	0	0	0	30	1,96,809.20	1,75,451.10	<input type="checkbox"/>
53	25/08/2027	22,834.20	21,518.30	1,315.90	0	0	0	30	1,75,451.10	1,53,932.80	<input type="checkbox"/>
54	25/09/2027	22,834.20	21,679.70	1,154.50	0	0	0	30	1,53,932.80	1,32,253.10	<input type="checkbox"/>
55	25/10/2027	22,834.20	21,842.30	991.90	0	0	0	30	1,32,253.10	1,10,410.80	<input type="checkbox"/>
56	25/11/2027	22,834.20	22,006.10	828.10	0	0	0	30	1,10,410.80	88,404.70	<input type="checkbox"/>
57	25/12/2027	22,834.20	22,171.20	663.00	0	0	0	30	88,404.70	66,233.50	<input type="checkbox"/>
58	25/01/2028	22,834.20	22,337.40	496.80	0	0	0	30	66,233.50	43,896.10	<input type="checkbox"/>
59	25/02/2028	22,834.20	22,505.00	329.20	0	0	0	30	43,896.10	21,391.10	<input type="checkbox"/>
60	25/03/2028	22,834.20	21,391.10	160.40	1,282.70	0	0	30	21,391.10	0	<input type="checkbox"/>
Tenure	60	13,70,052.00	11,00,000.00	2,68,769.30	1282.70		0.00	1797			