



Pushp Honda

Smart Cars Private Limited

Sales Outlet

9/2 Allenganj Kanpur

Tel. : 0512-2546191, 2550928

Fax : 0512-2544600

Honda Complain No. : 6390013641

email : sales@pushphonda.com

An ISO 9001 : 2000 Certified Company

Works

4 B-3 Dada Nagar

Co-op. Ind. Estate, Kanpur

Mob. : 7080406104, 9198471000

email : service@pushphonda.com

HYP :

State Bank of India Varanasi

1853

Date

30/11/22

Bank

Branch

Amount 160000-00

Ch. No.

Date

Ant. to SBI Ak 5858

Received With Thanks From

Mr. Vijay Upadhyay S/O Mr. Ramesh Kumar Upadhyay

R/O H.No- 26/5, Sastriyahi Puram, Near S.G.P.G.I. KBL Road

Lucknow, Uttar Pradesh - 226014.

Rupees

One Lakh Sixty Thousand Only

Payment against City (P) Unit Plwite

Badamravy

30/11/22

Authorised Signatory

Note : Cheques Are Subject To Realisation



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HYP :

State Bank of India

1798

Date

24/11/22

Amount

1100000-00

Bank

Branch

Ant hf to SBI on A/c (23.11.22)

Ch. No.

Ch. No. grid

Date

Date grid

Received With Thanks From

Mr. Vijay Upadhyay S/O Mr. Ratnesh Kumar Upadhyay
R/O Lucknow - Uttar Pradesh

Rupees

Eleven Lakh Only

Payment against

City (P) VMT Private

Loan Amt

Asst

24/11/22
Authorised Signatory

Note : Cheques Are Subject To Realisation

Tax Invoice

Smart Cars Private Limited VARANASI KANPUR GSTIN/UIN: 09AAICS3528E2ZA State Name : Uttar Pradesh, Code : 09 E-Mail : accounts@pushphonda.com Buyer (Bill to) UJJWAL UPADHYAY S/O RATNESH KUMAR UPADHYAY H.NO. 26/5 SARASWATI PURAM NEAR SGPGI RBL ROAD LUCKNOW PAN/IT No : ADWPU0048D State Name : Uttar Pradesh, Code : 09	Invoice No. A-SL04422-386	Dated 30-Nov-22
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	Dispatched through	Destination
	Terms of Delivery	

SI No.	Description of Goods	HSN/SAC	Quantity	Rate	per	Amount
1	MAKGN252KN4105455 ENGINE.NO:L15ZD1824156 KEY.NO:K635 MTOC:CITY 5TH GEN V MT (I-VTEC) COLOR:PLATINUM WHITE P. Less : <i>Discount(V)</i> Less : <i>Corporate Discount Hsci</i> <i>CGST</i> <i>SGST</i> <i>CESS</i> <i>Tcs@1%</i> <i>Round Off</i>	87032291	1 NO	8,02,275.86	NO	8,02,275.86
						(-)32,556.55
						(-)1,724.14
						1,07,519.32
						1,07,519.32
						1,30,559.18
						11,136.00
						0.01
	Total		1 NO			₹ 11,24,729.00

Amount Chargeable (in words) E. & O.E

INR Eleven Lakh Twenty Four Thousand Seven Hundred Twenty Nine Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total
		Rate	Amount	Rate	Amount	Rate	Amount	Tax Amount
87032291	7,67,995.17	14%	1,07,519.32	14%	1,07,519.32	17%	1,30,559.18	3,45,597.82
Total	7,67,995.17		1,07,519.32		1,07,519.32		1,30,559.18	3,45,597.82

Tax Amount (in words) : **INR Three Lakh Forty Five Thousand Five Hundred Ninety Seven and Eighty Two paise Only**

Remarks:
 THIS VEHICLE IS HYPOTHICATED WITH STATE BANK OF INDIA VARANASI BRANCH

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

Company's Bank Details
 A/c Holder's Name : **Smart Cars Private Limited**
 Bank Name : **State Bank of India Drop Line - 5858**
 A/c No. : **33682675858**
 Branch & IFS Code : **SME Finance Br.Sarvodaya Nagar & SBIN0009711**

for Smart Cars Private Limited

Authorised Signatory



GOVERNMENT OF UTTAR PRADESH

Transport Department

TRANSPORT NAGAR RTO LUCKNOW (UP32), Uttar Pradesh



RECEIPT/APPL No: UP32D22110016285/UP22113058233835
 Vehicle Class: Motor Car
 Received From: UJJWAL UPADHYAY
 Receipt Date: 30-Nov-2022
 Vehicle No: UP32NF3798
 Sale Amount: 1163300/-
 Transaction Id: UPY2211309291610
 Remarks: ONLINE-PAYMENT

Chassis No: MAKGN252KN4105455
 FinancerName: STATE BANK OF INDIA
 Bank Ref No: CHL1040796

Particular	Amount	Fine/Penalty/Addl.Fe:	Total
MV Tax(30-Nov-2022 to One Time)	116330	0	116330
New Registration	600	0	600
Hypothecation Addition	1500	0	1500

GRAND TOTAL (in Rs): 118430/- (ONE LAKH EIGHTEEN THOUSAND FOUR HUNDRED AND THIRTY ONLY)

Note-- This is computer generated slip, no need of signature (<https://parivahan.gov.in>).

(Note:-This Registration number is a provisional and system generated, subject to the final Approval of Registering Authority.In case of disapproval,vehicle registration number shall not be valid.)

SUNIL BHATIA
M/S SMART CARS PVT LTD,PUSHP HONDA

Customer Copy

Printed On: 30-Nov-2022 15:19:14



GOVERNMENT OF UTTAR PRADESH

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SUNIL BHATIA
M/S SMART CARS PVT LTD,PUSHP HONDA

LOS Application ID - 24943595

ARRANGEMENT LETTER REPORT

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

UJJWAL UPADHYAY
J-8, OFFICERS COLONY, CIRCEET HOUSE, KANPUR
UTTAR PRADESH - 208001

Ref No:

Date:

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**

Loan for purchase of New car loan Term Loan of Rs. 1100000/-

With reference to your application dated 23/11/2022, we hereby sanction you a Term Loan of Rs. 1100000 /-(Rupees Eleven Lakhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of HONDA , CITY , 2022.

2. Margin : 12.7%

3. RATE OF INTEREST

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

Interest on the loan will be charged at 8.5 % p.a., on daily reducing balance at monthly rests which is 0.45 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.05 % p.a. The rate of interest viz, 8.5 % 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. 22568/- 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.

The first due date for repayment of EMIs shall fall 10/12/2022 and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses.

The tentative breakup between principal and interest for the tenure of the loan shall be as under:

Repayment schedule

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10/12/2022	20230.7	2337.5	22568.2
10/01/2023	14919.8	7648.4	22568.2
10/02/2023	15025.5	7542.7	22568.2
10/03/2023	15131.9	7436.3	22568.2
10/04/2023	15239.1	7329.1	22568.2
10/05/2023	15347.1	7221.1	22568.2
10/06/2023	15455.8	7112.4	22568.2
10/07/2023	15565.3	7002.9	22568.2
10/08/2023	15675.5	6892.7	22568.2
10/09/2023	15786.6	6781.6	22568.2
10/10/2023	15898.4	6669.8	22568.2
10/11/2023	16011	6557.2	22568.2
10/12/2023	16124.4	6443.8	22568.2
10/01/2024	16238.6	6329.6	22568.2
10/02/2024	16353.6	6214.6	22568.2
10/03/2024	16469.5	6098.7	22568.2
10/04/2024	16586.1	5982.1	22568.2
10/05/2024	16703.6	5864.6	22568.2
10/06/2024	16821.9	5746.3	22568.2
10/07/2024	16941.1	5627.1	22568.2

10/08/2024	17061.1	5507.1	22568.2
10/09/2024	17181.9	5386.3	22568.2
10/10/2024	17303.6	5264.6	22568.2
10/11/2024	17426.2	5142	22568.2
10/12/2024	17549.6	5018.6	22568.2
10/01/2025	17674	4894.2	22568.2
10/02/2025	17799.1	4769.1	22568.2
10/03/2025	17925.2	4643	22568.2
10/04/2025	18052.2	4516	22568.2
10/05/2025	18180.1	4388.1	22568.2
10/06/2025	18308.8	4259.4	22568.2
10/07/2025	18438.5	4129.7	22568.2
10/08/2025	18569.1	3999.1	22568.2
10/09/2025	18700.7	3867.5	22568.2
10/10/2025	18833.1	3735.1	22568.2
10/11/2025	18966.5	3601.7	22568.2
10/12/2025	19100.9	3467.3	22568.2
10/01/2026	19236.2	3332	22568.2
10/02/2026	19372.4	3195.8	22568.2
10/03/2026	19509.6	3058.6	22568.2
10/04/2026	19647.8	2920.4	22568.2
10/05/2026	19787	2781.2	22568.2
10/06/2026	19927.2	2641	22568.2
10/07/2026	20068.3	2499.9	22568.2
10/08/2026	20210.5	2357.7	22568.2
10/09/2026	20353.6	2214.6	22568.2
10/10/2026	20497.8	2070.4	22568.2
10/11/2026	20643	1925.2	22568.2
10/12/2026	20789.2	1779	22568.2
10/01/2027	20936.5	1631.7	22568.2
10/02/2027	21084.8	1483.4	22568.2
10/03/2027	21234.1	1334.1	22568.2
10/04/2027	21384.5	1183.7	22568.2
10/05/2027	21536	1032.2	22568.2
10/06/2027	21688.6	879.6	22568.2
10/07/2027	21842.2	726	22568.2
10/08/2027	21996.9	571.3	22568.2
10/09/2027	22152.7	415.5	22568.2
10/10/2027	22309.6	258.6	22568.2
10/11/2027	14195.4	100.6	22568.2

*Based on existing interest rate.

Frequency of repayment: Monthly

Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 10th of every month.

Moratorium period for payment of principal and or interest.*

Moratorium period	Start Date	End Date	Date of commencement of repayment
No Records Found			

*This clause will be included wherever applicable.

5. Pre-payment charges :

- (a) No prepayment penalty will be charged for Floating Interest Rates.
- (b) For Fixed Interest Rates under noted charges will be levied:

- (i) Pre-payment charges: Nil
(ii) Foreclosure charges: @ 2% + GST on Theo-balance if closed within 1 years from the date of disbursement.

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.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year.
The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

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.
c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 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.
d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for 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.

12.Example of SMA/NPA Classification dates.

Loans other than revolving facilities	
SMA Sub- categories	Basis of classification â Principal or interest payment or any other amount wholly or partially overdue.
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Example:

If due date of repayment of a loan account is March 31,2022, and full dues are not received before the Bank runs the day-end process for this date, the date of overdue shall be March 31,2022

- If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30,2022 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30,2022.
- Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30,2022 and if continues to remain overdue further, it shall get classified as NPA upon running-end process on June 29,2022.

Yours faithfully,

Branch Manager



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

UJJWAL UPADHYAY
J-8, OFFICERS COLONY, CIRCEET HOUSE, KANPUR
UTTAR PRADESH - 208001

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.)