

Application ID - 30424012701229

CRM Application Number-

SANCTION LETTERSTATE BANK OF INDIA
NEW ARYA NAGAR GHAZIABAD

To,

1) Shri/Smt/Kum

Vineeta Vimal S/O D/O W/O Suresh Chandra Vimal
R 8 83 , R 8 83 , GHAZIABAD, GAUTAM BUDDHA NAGAR,
UTTAR PRADESH, PIN- 201001

To,

2) Shri/Smt/Kum

S/O D/O W/O

To,

3) Shri/Smt/Kum

S/O D/O W/O

AL

Date : 27/01/2024

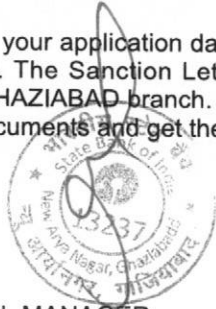
Dear Sir,
PERSONAL SEGMENT ADVANCES
AUTO LOAN -- SBI CAR LOAN SCHEMEVineeta Vimal S/O D/O W/O Suresh Chandra Vimal
S/O D/O W/O
S/O D/O W/O

MEDIUM TERM LOAN OF ₹ 800000

With reference to your application dated 27-01-2024 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to NEW ARYA NAGAR GHAZIABAD 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



KEY FACT STATEMENT

1	Name of the Borrower/s	Vineeta Vimal
2	Loan Amount	₹ 800000
3	Loan Term	36
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)	9.35% p.a. (ONE-YEAR-MCLR (8.65%)+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	0
b	During the term of the loan	NIL
c	On foreclosure	Foreclosure charges @2%+GST on the Theo balance will be levied if, account closed within 2 year from the disbursement of loan.
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 0.25% plus applicable Goods and Services Tax of loan amount recovered)
f	Conversion Charges for switching from floating to fixed interest and viceversa	NA
g	Penalty for delayed payments	i) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered. ii) 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.

Vineeta
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Vineeta
/

h.	Penalty for delay in registration/noting hypothecation/non-submission of RC	<p>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 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 from 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 18% (8.65% above EBLR(9.35%))</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	Regular EMI: 25571 First Six Month EMI Amount: Next Six Month EMI Amount: Remaining EMI Amount:
10	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : BREZZA Asset Variant : SMART HYBRID ZXI 1.5L 5MT
11	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Borrower : Vineeta Vimal S/O D/O W/O Suresh Chandra Vimal
 R 8 83 , R 8 83 , GHAZIABAD, GAUTAM BUDDHA NAGAR, UTTAR
 PRADESH, PIN- 201001
 Date : 27/01/2024

Vineeta
 Signature

Co-Borrower : S/O D/O W/O
 Date : 27/01/2024

Signature



Vineeta
 Signature

RECEIPT

Rel 2.0.12

Receipt No. : REC23006325
Name : Mrs Vineeta Vimal
Address : R-8/83, New Raj Nagar
Ghaziabad
Pin:201002

Receipt Date : 30/01/2024
Customer ID : 2355237258
Receipt Amount : 8,00,000.00
Hypothecated To : STATE BANK OF INDIA
Financer Name : STATE BANK OF INDIA

Remarks :


Order/Inv No. : SOB23002160 / VSL/23001774
Model : MARUTI BREZZA LXI CNG 1.5L 5MT/Pearl Arctic White
TL Name : Mr Rahul Kumar
DSE Name : Amit Kumar

Srl.	Mode	DD/CC/CHQ No.	Date	Favouring	Drawn On	Deposit Bank Name	Amount
1	RTGS/NEFT	S24037503	30/01/2024	NEFT	PNB		8,00,000.00

Total : 8,00,000.00
Amount in words : Rupees Eight Lakh Only

Terms and Conditions

For REGENT AUTOLINKS PVT LTD


(Authorized Signatory)