

Request - 98

From,

Ram Prasad,
Deputy Registrar (M),
High Court of Judicature at
Allahabad.

To,

The Director,
Judicial Training & Research Institute, U.P.,
Vineet Khand, Gomti Nagar,
Lucknow

No. 9033/IV-3497/ Admin (A-4) / Dated 11-07-19

Subject:- Information regarding purchase of Maruti Ertiga car by Dr. Avanish Kumar, the then Additional Civil Judge (Sr. Div.), Agra presently posted as Dy. Dir. JTRI, Lucknow.

Sir,

With reference to endt. no. 2753/XV dated 15.05.2018 of the District Judge, Agra on the above subject, I have to say that Dr. Avanish Kumar, Dy. Dir. JTRI, Lucknow may kindly be asked to furnish following information/details, so that further necessary action may be taken in the matter.

1. To clarify as to why he had sold his Tata Indigo car to a private person namely Sri Amit Kumar S/o Sri Jagdish Babu without obtaining prior permission of the Court and thus violated the provisions of Rule 24 (2) of U.P. Government Servant's Conduct Rules 1956.
2. Copy of 'Sale Invoice' of the purchased car.
3. To submit papers showing credit entry of Rs. 1,17,500/- received by the officer by sale of his earlier purchased car and also to clarify as to whether the amount received was through cheque or cash.

Your faithfully

R/P
31/6/2019
Deputy Registrar (M)

No. 9034 /IV-3497/ Admin(A-4)/ Dated 11-07-19

Copy forwarded for information & necessary action to Dr. Avanish Kumar, Dy. Dir. JTRI, Lucknow.

R/P
31/6/2019
Deputy Registrar (M)

D.R. (M)
May issue?
M-P
31/05/19
R.O.
Dr. Avanish Kumar
01.06.19
AR

अवनीश कुमार,
अपर सिविल जज (सी0डि0),
न्यायालय संख्या-2, आगरा

[Handwritten Signature]
21.5.18

श्रीमान महानिबंधक,
माननीय उच्च न्यायालय,
इलाहाबाद।

Reg. No 8576
File No IV-3497
Serial No 57

Bindo 21-5-19
Bindo 13-5-19
Bindo 23-5-18
Bindo 24-5-18

द्वारा,

माननीय जनपद न्यायाधीश,
आगरा।

विषय:- माननीय उच्च न्यायालय के परिपत्र सं0 25/एडमिन-ए. दिनांक 13.07.1998 के अनुपालन में वाहन (मारुति-एरटिगा) कय किये जाने की सूचना के संबंध में।

महोदय,

सविनय निवेदन है कि मैंने दिनांक 30.04.18 को एक नई मारुति एरटिगा कार, मारुति सुजुकी की अधिकृत एजेंसी से कुल मु0 9,00,000/-रूपये (नौ लाख रूपये, ऑन रोड मूल्य मय एक्सेसरीज) में कय किया है। माननीय उच्च न्यायालय को उपरोक्त परिपत्र के अनुपालन में मैं प्रस्तरवार आख्या निम्न प्रकार प्रेषित कर रहा हूँ-

1. मेरी न्यायिक सेवा में नियुक्ति दिनांक 10.07.2008 को हुई थी।

2. वर्तमान समय में आगरा में अपर सिविल जज (सी0डि0) के रूप में कार्य करते हुए मेरा कुल वेतन रूपये 1,03,167/- प्रतिमाह है तथा कटौती के पश्चात मुझे रूपये 85,841/- प्रतिमाह मिल रहा है।

3. पूर्व में दिनांक 27.12.2010 को, मु0 4,00,000/- रूपये कार ऋण, स्टेट बैंक आफ इण्डिया, अलीगंज शाखा, लखनऊ से लेकर तथा शेष धनराशि अपने पिता द्वारा उपहार में प्राप्त धन तथा अपनी बचत से, मोटर सेल्स, चारबाग, लखनऊ से टाटा इंडिगो कार कय की थी, जिसकी डिलीवरी, बीमा एवं पंजीकरण कराने के पश्चात दिनांक 15.01.11 को ली थी। उक्त कार कय करने की सूचना, समस्त कागजातों व कय धनराशि के विवरण सहित, माननीय उच्च न्यायालय को दिनांक 01.02.11 को प्रेषित की जा चुकी है। यह वाहन ऋण लेने के कारण स्टेट बैंक आफ इण्डिया के यहाँ बन्धक था, जिसे समस्त दायकों का भुगतान करके दिनांक 15.12.12 को उन्मोचित कराया जा चुका है।

4. मैंने माननीय उच्च न्यायालय से कोई ऋण या अग्रिम धनराशि नहीं लिया है।

5. उक्त कार की बारम्बार प्रयोग के कारण हालत खराब हो चली थी। इसकी मरम्मत तथा रखरखाव में काफी खर्च आ रहा था, अतः लखनऊ का पंजीकरण होने के कारण, उसे लखनऊ में ही स्थानीय रूप से मु0 1,17,500/- रूपये में दिनांक 01.04.18 को श्री अमित कुमार पुत्र श्री जगदीश बाबू, निवासी 537ख/25/71, जुगुल विहार कॉलोनी, फैजुल्लागंज, धैला, लखनऊ को बेच दिया गया। उक्त क्रेता का मुझसे कोई व्यवसायिक संबंध नहीं है और न ही इनका कोई मुकदमा मेरे न्यायालय में लम्बित है।

पुनः स्टेट बैंक आफ इण्डिया, अलीगंज, लखनऊ से दिनांक 29.04.18 को कार कय करने हेतु मु0 7.50 लाख रूपये का ऋण लिया। इसकी अदायगी मेरे बचत खाता सं0 20003446511 से, रूपये 12029/-- रूपये की 84 मासिक किश्तों में होनी है।

1347

D.R.(R.) Admn.
S.O. Admn, A4
R/R
18/5/2018

①

D.R.M
w.e.

10 7 MAY 2018

Mrs Munson
22.5.19

- कार क्रय करने में निम्न प्रकार से धनराशि खर्च करना पडा—
- (क) स्टेट बैंक से ऋण— मु0 7,50,000 /— रुपये
- (ख) पुरानी कार का विक्रय मूल्य— मु0 1,17,500 /— रुपये
- (ग) बचत खाते से दी गयी धनराशि— मु0 32,500 /— रुपये

कुल भुगतान— मु0 9,00,000 /— रुपये

इस प्रकार समस्त धनराशि का भुगतान कर दिनांक 30.04.18 को मारुति कार एरटिगा प्राप्त किया गया।

6. चूंकि कोई सेकेण्ड हैंड गाडी नही खरीदी गयी, अतः कोई विवरण की आवश्यकता नही है।
7. मेरे पास कोई अचल संपत्ति नही है।
8. मारुति सुजुकी के ब्राइट फोर व्हील सेल्स प्रा0 लि0 से एरटिगा कार क्रय की गयी है। यह इस कम्पनी के अधिकृत डीलर है, इनका शोरूम—11/CP-6, विकास नगर, रिंग रोड, लखनऊ में है।
9. मारुति सुजुकी का यह डीलर प्रतिष्ठित तथा पूर्ण व्यवसायिक है। यह मारुति कम्पनी द्वारा दी गयी सभी गाडियों का विक्रय करते हैं।
10. मारुति सुजुकी का यह डीलर किसी प्रकार से न तो मुझसे संबंधित है और न ही इनका कोई वाद वर्तमान में मेरे न्यायालय में लम्बित है।
11. मैंने नई मारुति एरटिगा कार, स्टेट बैंक ऑफ इंडिया, पी.बी.बी. अलीगंज शाखा, लखनऊ से मु0 7,50,000 /— रुपये ऋण लेकर और शेष मु0 1,17,500 /— रुपये, पुरानी कार के विक्रय से प्राप्त धनराशि द्वारा तथा रुपये 32,500 /— अपने बचत खाता सं0 20003446511 से भुगतान कर ली है। मेरे द्वारा पुरानी कार के विक्रय पत्र, क्रेता के नाम दिनांक 13.04.18 को हुए पंजीयन पत्र, नई कार से संबंधित ऋण प्रपत्र, बचत खाता से प्रदत्त धनराशि अंतरण का विवरण, बीमा की प्रतिलिपि संलग्न प्रेषित की जा रही है।
- अतः माननीय उच्च न्यायालय के समक्ष यह सूचना मय संलग्नक अवलोकनार्थ प्रेषित की जा रही है।

'ससम्मान'

दिनांक—15.05.18

अप्रसरित।

जिज्ञा जल, आगरा
15/5/18

भवदीय

Av
15-5-18

(अवनीश कुमार)

अपर सिविल जज (सी0डि0),
न्यायालय संख्या—2, आगरा।
ID No. - 1523

- संलग्नक:—1. बचत खाता सं0 20003446511 का विवरण
2. प्रोफार्मा इनवायस की कॉपी
3. ऋण प्रपत्र
4. बीमा
5. अधिकृत विक्रेता द्वारा प्रदत्त 3 किता रसीदें
6. बचत खाता से प्रदत्त धनराशि अंतरण का विवरण
7. पुरानी कार के विक्रय का पत्र तथा क्रेता के नाम अंतरित पंजीकरण पत्र

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STATEMENT OF ACCOUNT

STATE BANK OF INDIA
 AWADH NAWAB BANKING LOUNGE
 B-21, SECTOR-K
 ALIGANJ
 Branch Code : 4428
 Branch Phone : 2762297
 IFSC: SBIN004428
 MICR: 226002043

AVANISH KUMAR
 C-19-E BEHIND NEW WAY SCHOOL
 SECTOR-K ALIGANJ
 LUCKNOW
 226024

Account No. : 20003446511
Product : SBCHQ-GEN-PUB IND-NONRURAL-INR
Currency : INR

Date : 09/05/2018 Time : 13:51:16

E-mail :

Cleared Balance : 1,21,327.78Cr

Uncleared Amount : 0.00

+MOD Bal: 0.00

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 3.50 % p.a.

Nominee Name :

Statement From 01/01/2018 to 09/05/2018

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				
05/01/18	05/01/18	ATM WDL				177987.28Cr
		04292 ATM SWITCH CEN		8000.00		169987.28Cr
07/01/18	07/01/18	ATM CASH 80051 WSG_N				
		DEP TFR			20000.00	189987.28Cr
09/01/18	09/01/18	03707 NAGAR MAHAPALI				
		TRF FR 0030434641722				
		DEBIT		5000.00		184987.28Cr
07/02/18	07/02/18	10384 CCPC LUCKNOW				
		ECSDebitBillDesk-SBI				
		DEP TFR			20000.00	204987.28Cr
09/02/18	09/02/18	03707 NAGAR MAHAPALI				
		TRF FR 0030434641722				
		CAS PRES CHQ	463601	5000.00		199987.28Cr
		10384 CCPC LUCKNOW				
		SB Multicity Cheque				
12/02/18	12/02/18	HDF BRIGHT 4 WHEEL				
		DEBIT		5000.00		194987.28Cr
		10384 CCPC LUCKNOW				
		ECSDebitBillDesk-SBI				
15/02/18	15/02/18	DEBIT		147.50		194839.78Cr
		ATM ANNUAL FEE 201				
03/03/18	03/03/18	CSH WDL		10000.00		184839.78Cr
09/03/18	09/03/18	CASH Withdrawn at GC				
		DEBIT		5000.00		179839.78Cr
		10384 CCPC LUCKNOW				
		ECSDebitBillDesk-SBI				
25/03/18	25/03/18	INTEREST CREDIT			1606.00	181445.78Cr
		99999				
26/03/18	26/03/18	POS ATM PURCH				
		04292 ATM SWITCH CEN		40000.00		141445.78Cr
		OTHPOS450537 VA				
03/04/18	03/04/18	CSH DEP				
		CASH DEPOSIT SELF			115000.00	256445.78Cr
07/04/18	07/04/18	DEP TFR				
		03707 NAGAR MAHAPALI			20000.00	276445.78Cr
		TRF FR 0030434641722				
		CARRIED FORWARD :				
						2,76,445.78Cr

Statement Summary

Dr. Count 8

Cr. Count 5

78,147.50

1,76,606.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

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STATEMENT OF ACCOUNT

STATE BANK OF INDIA
AWADH NAWAB BANKING LOUNGE
B-21, SECTOR-K
ALIGANJ
Branch Code : 4428
Branch Phone : 2762297
IFSC:SBIN0004428
MICR:226002043

AVANISH KUMAR
C-19-E BEHIND NEW WAY SCHOOL
SECTOR-K ALIGANJ
LUCKNOW
226024

Account No. : 20003446511
Product : SBCHQ-GEN-PUB IND-NONRURAL-INR
Currency : INR

Date : 09/05/2018 Time : 13:51:16

E-mail :

Cleared Balance : 1,21,327.78Cr

Uncleared Amount : 0.00

+MOD Bal: 0.00

Drawing Power : 0.00

Limit : 0.00

Nominee Name :

Int. Rate : 3.50 % p.a.

Statement From 01/01/2018 to 09/05/2018

Page No. : 2

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
BROUGHT FORWARD :						
09/04/18	09/04/18	DEBIT 10384 CCPC LUCKNOW		5000.00		276445.78Cr
		ECSDebitBillDesk-SBI				271445.78Cr
29/04/18	29/04/18	CAS CHQ XFER WD SB Multicity Cheque	463603	145000.00		126445.78Cr
		WITHDRAWAL TRANSFER TRF TO 0032851671519				
08/05/18	08/05/18	DUPLICATE STATE		118.00		126327.78Cr
09/05/18	09/05/18	DEBIT 10384 CCPC LUCKNOW		5000.00		121327.78Cr
		ECSDebitBillDesk-SBI				
CLOSING BALANCE :						1,21,327.78Cr

Statement Summary

Dr. Count 12

Cr. Count 5

2,33,265.50

1,76,606.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.
*** END OF STATEMENT ***



B4W
Miles to go with.

BRIGHT 4 Wheel Sales Pvt. Ltd.

11/CP-6, Vikas Nagar, Ring Road, Lucknow.

Ph.: (Showroom) 0522-6713911, 912, 2739501, 502, 505, (Wk. Shop) 0522-6713900, 901, 2739503, 504



Sl. No.: **236031**

Date **1/2/18**

Name: **Mr. Avnish Kumar**

Address: **C-19E SEC-K BEHIND NEW WAY SCHOOL**

Contact No.: **9412290163** E-mail: **Avnish@b4w.com**

Vehicle Model: **Etiga** Variant: **VXL MI**

QUOTATION/PROFORMA INVOICE

S.N.	Particulars	Price	Listed Price
1	Ex. Showroom Price (Rs.)	777862/-	
2	Extended Warranty (3rd & 4th Year) (Rs.)	13027/-	
3	Insurance Price (Zero Dep.) (Rs.)	270202/-	
4	Registration Charges (Rs.)	64354/-	
5	MGA Basic Kit (Rs.)	15804/-	
6	Auto Card (Rs.)	1072/-	
7	Total	899324/-	on road
8	Consumer Offer Discount	-5000/-	
9	Any Special Scheme Correct	-3100/-	
10	On Road Price (Rs.)	891224/-	on road
TOTAL			

Mode of Payment:

1. Demand Draft/Pay Order/Banker's Cheque in favour of Bright 4 Wheel Sales Pvt. Ltd..
2. Cash to be deposited at Bright 4 Wheel Sales Pvt. Ltd. Cash Counter only, signed receipts must be collected.

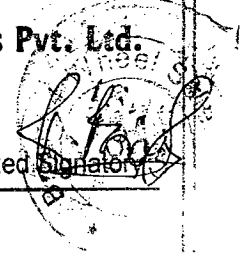
Terms & Conditions:

1. Prices and offers quoted above are subject to change without notice.
2. Prices and/or offers prevailing at the time of invoicing of vehicle will be applicable.
3. All disputes are subject to Lucknow jurisdiction.

R. Singh
9628370653
Direct

For **Bright 4 Wheel Sales Pvt. Ltd.**

Authorized Signatory



Note: Deliveries are subject to colour / stock availability, and realization of payments. Address proof, ID Proof and a photograph to be given at the time of delivery.

KEY FACT STATEMENT
Auto Loan

1.	Name of the Borrower/s	AVANISH KUMAR
2.	Loan Amount	750000 (Rupees Seven Lakhs Fifty Thousand Only)
3.	Loan Term	84
4.	Interest Type (Floating or Fixed)	FLOATING
5.	a) Interest chargeable (in case of floating rate loans)	8.9% p.a. (ONE-YEAR MCLR+0.75 %)
	b) Interest chargeable (in case of fixed rate loans)	NOT APPLICABLE
6.	Date of Interest reset	At the end of ONE-YEAR from the date of first disbursement
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. 1770
b.	During the term of the loan	NIL
c.	On foreclosure	NIL
d.	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)
e.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
f.	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.
9.	EMI payable	Rs. 12,029.00
i0.	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : ERTIGA
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Avanish Kumar

Date: 29-4-2018
Place: LUCKNOW

Acknowledged
(Borrower)


 Authorized Signator
 State Bank of India
 Branch/CPC

Back

Request-98

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing ~~Two Wheelers~~ / Cars)

To,

AVANISH KUMAR
HOUSE NO.- C-19-E, SECTOR-K, ALIGANJ
UTTAR PRADESH - 226024

Ref No:

Date: 29/4/2018

Dear Sir/Madam,

Loan No - 37675632439

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

Loan for purchase of Term Loan of Rs. 750000/-

With reference to your application dated 26/04/2018, we hereby sanction you a Term Loan of Rs. 750000 /-(SEVEN HUNDRED FIFTY THOUSAND) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI , ERTIGA ,2018.

2.Margin : 15.85%

3.RATE OF INTEREST

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

Interest on the amount of loan will be charged % p.a on daily reducing balance at monthly rests. Further in the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason, whatsoever during the period of this agreement ,The Bank may at its sole discretion alter the Rate of Interest suitably.Bank shall be the sole judge to determine whether such conditions exist or not. In the event of a default in payment or any irregularity in the account, the Bank reserves the right to levy a higher rate of interest, as it deems fit.

***FLOATING RATE OF INTEREST**

The applicable interest on the loan amount will be at the rate of 0.75 % margin above the MCLR which is presently 8.15 % p.a and thus the present effective rate of interest being 8.9 % p.a calculated on the daily balance of the loan amount at monthly rests. However, interest on the loan amount will be applied at "MCLR + _____% margin*(discount of _____%)", which is presently _____% p.a for the first year and "MCLR + _____%margin* (discount of _____ %)", which is presently _____

Avanish Kumar

% p.a for the second and third year. At the end of the third year, the borrower(s) shall be liable to pay the floating rate of interest comprising of the MCLR and Margin then prevailing as may be determined by the Bank. Provided that the Bank shall at all time, and from time to time, be entitled to vary the Discount, Margin and the MCLR at its discretion. Depending on the variation of MCLR, Margin and the Discount, the effective rate of interest shall vary periodically and the borrower(s) shall be liable to pay the effective rate of interest.

*Means net Margin i.e. (Margin-Discount).

FIXED AND FLOATING RATE(SPECIAL INTEREST RATE)

Interest on the loan amount will be applied at _____% p.a(Fixed) for the first year and _____% p.a for the second year and third interest at monthly rests, calculated on the monthly highest balance. In the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason whatsoever during the period of agreement, the Bank may at its sole discretion alter the rate of interest suitably. Bank shall be the sole judge to determine whether such conditions exist or not. At the end of 3rd year, you shall be liable to pay floating rate of interest comprising of MCLR then prevailing (as may be determined by the Bank) and Margin of _____% calculated on daily balance of the loan amount at monthly rests. Provided that the bank shall at any time, and from time to time be entitled to vary the margin and the MCLR at its discretion. Depending on variation of MCLR and Margin, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest.

You shall be deemed to have notice of changes in the rate of interest when the changes are notified at/displayed at the branch or published in a newspaper or in the website of the Bank or made through entry in the passbook or the statement of account or by Debit to the loan account ,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 changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to change at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstandings or on a portion thereof as it may fix for any default or irregularity on the part of the borrower(s) which in the opinion of the bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.

4. Repayment :

The Loan is to be repaid in Equated Monthly Installments of Rs. 12028.8/- 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. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

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) Charges @3% on part-payment amount(plus Goods and Services Tax) will be levied.
 - (ii) Foreclosure charges :
 - Before 6 months @5 % of principal outstanding.
 - For 6 to 36 months @3 % of principal outstanding.

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.

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. :

Anand Kumar

(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.5000/- (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:

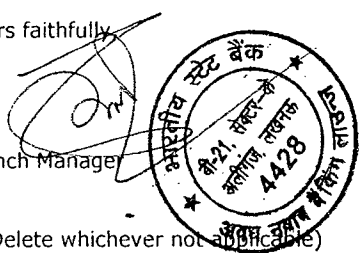
Processing charges of Rs1770 (Rupees One Thousand Seven Hundred Seventy Only) are payable immediately.

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.

Yours faithfully,

Branch Manager



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

Avanish Kumar

AVANISH KUMAR
HOUSE NO.- C-19-E, SECTOR-K, ALIGANJ
UTTAR PRADESH - 226024

Borrower(s)
Date: *29.4.2018*

Terms and conditions accepted

Guarantor(s) *Ashok Kumar*
Date: *29.4.2018* SBA/No-
Terms and conditions accepted *30139365451*

(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.)

This policy is sourced and serviced by:
Maruti Insurance Broking Private Limited
 1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

Request - 98

Dedicated
Customer
Support

3377 4477
 prefix 011/022/033/044



Leadership and Beyond...
 IRDAI Regn. No. : 190

The New India Assurance Co. Ltd.

CERTIFICATE CUM POLICY SCHEDULE

ORIGINAL FOR RECIPIENT/DUPLICATE FOR SUPPLIER,
 TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE
 (FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

Policy Type	Package Policy (Private Vehicle)	Proposal No. & Date	N90570843 / 29-Apr-2018
Policy No. & Type	98000031180306476966	Period of Insurance	02:07:14 PM 29-Apr-2018 to midnight on 28-Apr-2019
Policy Issued On	29-Apr-2018 (00:00)	Vehicle Identification No.	MA3ELMG1S00530354
Insured Name	Mr. Avansh Kumar	Geographical Area	INDIA
Invoice No	11180114225	Accounting Code of Service	097134
Insured Address	C-19 E SECTOR-K ALIGANJ, LUCKNOW-226001, Uttar Pradesh		
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	738972
Model & Variant	Maruti Ertiga Vxi/MARUTI ERTIGA VXI	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2018	CNG/LPG Kit	0
Engine- Chassis No	4099073 - 530354	Total IDV	738972
Cubic Capacity	1373		
Seating Capacity	7		
Type Of Body	Saloon		
RTO Location	LUCKNOW		

OWN DAMAGE SECTION (A)		Schedule Of Premium (Amount in Rs.)	
Vehicle		Basic Third Party Liability	
Elec. Accessories	14151	Third Party Liability for Bi-fuel Kit	2867
Non- Elec. Accessories	0	Compulsory PA Cover Premium	0
Kit (IMT-25)	0	PA Cover for 7 Person of Rs (200000) each (IMT- 16)	100
Extra Premium towards Inbuilt CNG/LPG	0	Legal Liability (WC) to Driver (IMT-28)	700
Basic Premium	NA	Legal Liability to Employees (IMT-29)	50
Geographical Area Extn. (IMT-1)	14151	Legal Liability to Passenger (IMT 46)	0
Lamp, Tyres etc. (IMT 23)	NA	Driving Tuition Loading On TP Premium (60%)	0
Driving Tuition Loading On OD Premium (60%)	NA	Net Liability Premium (B)	NA
Sub-Total, Additions	NA	Total Premium (A+B)	3713
Deductibles	0	IGST @18%	23052
Voluntary Deductibles (IMT 22A)	0	Gross Premium Paid	4149
Anti-Theft Device (IMT-10)	0	Note :	
AAI Membership (IMT-8)	354	1. Policy Issuance is the subject to the realisation of cheque.	
No Claim Bonus 0	0	2. Consolidate stamp duty paid to State Exchequer	
Discount for vehicles designed for handicapped	0	3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)	
Sub - Total Deductibles	NA	4. Voluntary excess Rs (0)	
Add - On Coverages	354	5. Subject to Endorsements IMT , 7 10, 28, 16,	
Depreciation waiver			
Engine Project	3695		
Return to Invoice	1108		
Net own Damage Premium (A)	739		
	19339		

Nominee Details :	Nominee Name	ADITI SRIVASTAVA		
Payment Detail	Payment Method	Cheque No./Transaction No.	Age	37
Financier Type	Financed	Financier Name	Bank Name	Amount
		STATE BANK OF INDIA	HSBC BANK LTD	27201

Limitations as to use:- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.
Driver: Any person including the insured, Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
Limits of Liability: Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet their requirements of the Motor Vehicles Act, 1988. Under Section II-1(ii) of the policy - Damage to Third Party Property - Rs.7.5 lakhs - (as per IMT 20) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CSI) Rs. 200000.
Deductible under section-I : Rs 1000 (Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0)
No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following. The preceding year/20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.
IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good.
For information on ombudsman you may visit website : <http://www.gbic.co.in/ombudsman.htm>
 We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.

FOR THE NEW INDIA ASSURANCE CO LTD
 Authorized Signatory
 Policy Issuing Office:- I215, NAURANG HOUSE 21, K G MARG, NEW DELHI - 110001
 GSTIN: 07AAACN4165C1ZT, CIN No. U99999MH1919GOI000526
 State Name : Delhi

450



AWADH NAWAB BANKING LOUNGE LKN 7
(4428)

Saka Vaishakha 9 1940

29/04/2018

Welcome KUMAR DEEPAK
(4540468)

INPUT REFERENCE

New Releases

17th February, 2018

Transaction Selection Criteria

Account Number	32851671519	From Date		To/Uptill This Date	
Transaction Type	00:All Transactions	Amount > or =		Amount < or =	
Dr./Cr.Summatios	<input type="radio"/> Yes <input checked="" type="radio"/> No	Details of Dr./Cr.Summatios	<input type="radio"/> Yes <input checked="" type="radio"/> No	Next Transaction Number	15

Account Details

Account Number	32851671519	Customer Name	BRIGHT 4 WHEEL SALES PVT L	Total Balance/Cleared Balance	49461974.90-DR
Currency	INR	Number of Transactions	17501		

S.No.	Type	Post-Dt	Jrn.No.	Value-Dt	Txn-Amount	Curr-Balance	Chq-No.	Txn-Desc	Txn-Code
1	25	29/04/18	7815937	29/04/18	145000.00	-	-	PRINCIPAL	-
2	36	29/04/18	7815937	-	-	-	-	TRANSFER TO 20003446511	-
3	1	29/04/18	7815937	29/04/18	145000.00 CR	49461974.90 DR	453603	CHEQUE DEPOSIT	1023
4	25	27/04/18	119886629	27/04/18	181378.00	-	-	PRINCIPAL	-
5	25	27/04/18	119886629	27/04/18	18622.00	-	-	COMPOUNDING INTEREST	-
6	25	27/04/18	119886629	27/04/18	18622.00	-	-	REGULAR INTEREST	-
7	36	27/04/18	119886629	-	-	-	-	TRANSFER FROM 37674100482 Mrs. VANDANA KUMARI MI	-
8	20	27/04/18	119886629	-	-	-	-	DEPOSIT BY TRANSFER	-
9	1	27/04/18	119886629	27/04/18	200000.00 CR	49606974.90 DR	-	BY TRANSFER	1045
10	27	27/04/18	117936332	-	-	-	-	CM19063565CM19063565	-
11	1	27/04/18	117936332	27/04/18	18622.00 DR	49806974.90 DR	-	DEBIT INTEREST	6750
12	25	27/04/18	115909129	27/04/18	850000.00	-	-	PRINCIPAL	-
13	27	27/04/18	115909129	-	-	-	-	CIAAAXDDZ0	-
14	36	27/04/18	115909129	-	-	-	-	TRANSFER FROM 34275025349 BRIGHT 4 WHEEL SALES P	-

TOT NUMBER OF TRANS THIS ACCT

< >

Account Number:	32851136707	INR	Product:	CA-GEN-PUB-OTH-NONF	Invst Type:	0	
Home Branch:	12735		User Codes:	1 10	Status:	OPEN	
District:	0	Agent Code:	0	Rel Manager:	0	Notice Ind:	0
Account Name:	BRIGHT 4 WHEEL SALES PVT LTD						
Customer Name:	BRIGHT 4 WHEEL SALES PVT LTD						
Door/FlatNo,Buiding/Society:	11/CP-6 VIKAS NAGAR						
Street/Road Name/Block:							
Locality/Village/Tehsil:	LUCKNOW						
District:	Lucknow			226022			
Open Dt:	28/02/2013	Cr Int Rate:	0				
Balance:	3844045.81 CR	Od Limit:	0				
Unclear:	0	Hold Value:	0				
Cl's Int:	0	Cr Int Incr:	0				
Cl's Tax:	0	Cr Int Proj:	0				
Od Int:	0	Int Avail:	0				
Avl Bal:	3844045.81 CR	Matched Rate:					
Comp. Freq:		Comp. Amt:	0				
Comp. SOP Dt:		Comp. EOP Dt:					
					Dr Int Rate:	16.7000	
					Od Exp:	99/99/9999	
					Term Receipt No:		
					Int From:	29/04/2018	
					Int To:	29/04/2018	
					Last Txn:	29/04/2018	
					Last Acc Type Change:		
					Int. Monthly Basis		
					Renewal Date:		

S.No.	Type	Post-Dt	Jrnl.No.	Value-Dt	Txn-Amount	Curr-Balance	Chq-No.
1	36	29/04/18	11284161		TRANSFER FROM 37675632439	Mr. AVANISH KUMAR	
2	20	29/04/18	11284161		DEPOSIT BY TRANSFER		
3	1	29/04/18	11284161	29/04/18	750000.00 CR	3844045.81 CR	BY TRANSFER
4	9	28/04/18	34401088		SBIUP20181180001573042731P2UP		
5	20	28/04/18	34401088		UPI/811876099255/9453132157@ybl		

हण्डिगो कार नं० यू० पी० 32 डी० पी० 0292 का विक्रय-पत्र

मै अवनीश कुमार पुत्र श्री अशोक कुमार स्थायी निवासी सी - 19-ई सेक्टर "के" अलीगंज लखनऊ- 226024 का हूँ। कार संख्या यू० पी० 32 डी० पी० 0292 का मैं पूर्ण मालिक हूँ यह कार सभी प्रकार के भार या देय से मुक्त है। इस कार को मैं विक्रय करना चाहता हूँ ।

श्री अमित कुमार पुत्र श्री जगदीश बाबू निवासी - 537 ख / 25 / 71.जुगुल विहार कालोनी (पानी की टंकी के पास) फैजुल्लागंज धौला , लखनऊ उ० प्र०- 226024 ने इस कार को कीमत रू० 117500/- (रूपये 1 लाख 17 हजार ,पाँच सौ रूपये मात्र) में क्रय करना चाहते हैं एवं इस मूल्य पर बेचने में सहमत हूँ। दोनों पक्ष RTO लखनऊ क्षेत्र में निवास करते है अतः मूल रजिस्ट्रेशन प्रमाण पत्र तथा गाडी का बीमा जो अवधि 10.1.18 से 9.1.19 तक वैध है मूल रूप से क्रेता को दे दिया। क्रेता इसका पंजीकरण अपने नाम अन्तरण करा लेवे । गाडी को तत्काल प्रभाव से हस्तगत करा दिया ।

अतः अब विक्रेता की कोई जिम्मेदारी नहीं होगी।

दिनांक 01.04.2018

हस्ताक्षर क्रेता

मय फोटो



आधार कार्ड नं.

5100983280234

मो० 7052405673

हस्ताक्षर विक्रेता



Avnish Kumar
आधार कार्ड नं०

863118414091

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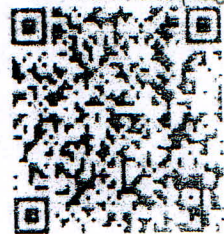
Request-98

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : **UP32DP0292** Registration Date : 13-Jan-2011
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : TO
 Dealer's Name & Address : MOTOR SALES LTD., STATION ROAD, LUCKNOW, ...
 Owner Name : **AMIT KUMAR** Son/wife/daughter of : JAGDISH BABU
 Full Address (Permanent) : 537KHA/25/71 JUGAL BIHAR COLONY, FAIZULLAHGANJ GHAILA, , LUCKNOW, UTTAR PRADESH-226020
 Full Address (Temporary) : 537KHA/25/71 JUGAL BIHAR COLONY, FAIZULLAHGANJ GHAILA, , LUCKNOW-UTTAR PRADESH-226020
 Expiry Date : 12-Jan-2026 Tax Up To : One Time
 Number of Axles : 2
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : EURO 3
 Maker's Name : TATA MOTORS LTD
 Front HSNIP No : Rear HSRP No :
 Type of Body : SALOON Month/Year of Manuf. : 11 2010
 No. of Doors : 4 Chassis No : MAT601652AWN51353
 Engine No : 475SE72NZYP99662 Fuel : PETROL
 Horse Power(BHP) : 1193.00 Cubic Capacity : 1193.00
 Max. Load Capacity : INDIGO CS GLX Wheel base : 2450
 Standing Cap : 0
 Unladen Wt (kgs) : 1065
 Laden/GV Wt (kgs) : 1510
 AC Fitted : NO

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Make	Description	As Regd.	Weight(in kgs)
a) Front			
b) Rear			
c) Other			
d) Landfill			

The motor vehicle above described is subject to Hypothecation in favour of w.e.f. ...

Purchase Date : 11-Jan-2011 Sale Amt : 429030/-
 DTI No : 11-Jan-2011 Amount/Rcpt No : 30033 / AJ557721
 Taxable : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exemption or Not : NOT EXEMPTED Date of Approval : 13-Apr-2018

Other State/Transfer/Conversion Details

Previous Owner : **AVANISH KUMAR** Previous RegNo :
 Entry Date :
 Conversion Date : 11-Apr-2018

This certificate is valid from 13-Jan-2011 to 12-Jan-2026

11/04/2018 13:18:02

excise on the vehicle / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date: 13-Apr-2018

B 588015