

Savitri
12-4-13
Encl-8 page

Request- 98

6-4-13

प्रेषिका,

नित्या पाण्डेय,
प्रथम अपर सिविल जज, (जू0डि0),
शाहजहांपुर।

सेवा में,

माननीय महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा:-

माननीय जनपद न्यायाधीश,
शाहजहांपुर।

पत्रांक:- 404/I

दिनांक:- 06 / अप्रैल 2013

संदर्भ:-

पत्रांक सं0-3784 / N-3602 / एडमिन(ए)दिनांकित-15-3-13

महोदय,

ससम्मान् विनम्रतापूर्वक अवगत कराना है कि मैं श्रीमती नित्या पाण्डेय, (आई0डी0 नं0-1584) प्रथम अपर सिविल जज, (जू0डि0), के पद पर जिला शाहजहांपुर में कार्यरत हूँ। मेरे द्वारा निजी आवश्यकताओं के कारण दिनांक-29-5-2012 को नई कार मारुति बैगनआर माडल वी0.एक्स.आई. कलर सिल्वर को कय किया गया है। माननीय उच्च न्यायालय इलाहाबाद के परिपत्र सं0-25-एडमिन(ए)दिनांकित-13 जुलाई 1998 तथा गवर्नमेण्ट सर्विस कन्डक्ट रूल्स 1956 नियम-24 के अनुपालनार्थ सूचना माननीय उच्च न्यायालय इलाहाबाद को माननीय जनपद न्यायाधीश, शाहजहांपुर के कार्यालय पत्रांकसंख्या-147/I दिनांक-6-2-13 को कार कय की इनवायस, वाहन पंजीयन पत्र बीमा पालिसी बाण्ड, स्वयं के बचत खाता पास बुक एवं बैंक द्वारा स्वीकृत ऋण अनुबन्ध पत्र व डिमाण्ड ड्राफ्ट की छायाप्रतियों के साथ प्रेषित किया गया है।

माननीय उच्च न्यायालय के परिपत्र संख्या-25 एडमिन (ए) दिनांकित-13 जुलाई 1998 तथा गवर्नमेण्ट सर्विस कन्डक्ट रूल्स 1956 नियम-24 उल्लेखित बिन्दु संख्या-1 लगायत 11 के अनुपालन में माननीय महोदय को पुनः उपर्युक्त विषयक निम्नवत् आख्या प्रेषित की जा रही है।

1-नियुक्ति दिनांक	-	20-4-09
2(अ)--कुल सकल आय	-	50,594/-रू0(पचास हजार पाच सौ चौरान्बे रूपये मात्र)
(ब)--कटौती के उपरान्त प्राप्त आय	-	45,630/- (पैंतालीस हजार छः सौ तीस रूपये मात्र)

3-खरीद का ब्योरा:-

(अ)कुल कीमत	-	4,77,349(चारलाख सत्तहत्तर हजार तीन सौ उन्चास रूपये मात्र)
(ब)कय	-	व्यक्तिगत रूप से
(स)कय का दिनांक	-	29-05-12

12-4-13
1768
Seen by Hon'ble
Justice (Sujay Nigam)
on 14/05/13

10/8
S. Adm. H/A
14

DR M)
12-4-13
DR M
12-4-13

12 APR 2013
जिला जज
शाहजहांपुर
06-04-13

Sri Avanti
25.04.13

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(द)योगदान-

1-स्वयं के वेतन से आहरित धनराशि -99,249/-रु०(निन्यानवें हजार दो सौ-
उन्चास रूपये मात्र)

(वेतन बचत खाता पासबुक की स्वयं प्रमाणित छायाप्रति संलग्न)

2-भारतीय स्टेट बैंक, शाखा केरुगंज,शाहजहांपुर से ली गई ऋण धनराशि
- 3,80,000/-रु०(तीन लाख अस्सी-
हजार रूपये मात्र)

(ऋण स्वीकृत पत्र की छायाप्रति संलग्न)

4-माननीय उच्च न्यायालय से कोई भी ऋण अथवा अग्रिम भुगतान नहीं लिया गया
है।

5-भारतीय स्टेट बैंक शाखा केरुगंज,शाहजहांपुर द्वारा 3,80,000/-रु० ऋण लिया
गया है। (ऋण स्वीकृत की छायाप्रतिसंलग्न)

(अ)--बैंक से प्राप्त की गई ऋण धनराशि -3,80,000/-रु०(तीन लाख अस्सी-
हजार रूपये मात्र)

(ब)--वेतन खाते से मासिक किश्त के रूप कंटौती

(स)--किश्त की अवधि

-84माह / 6,730/-रु०मासिक
(छःहजार सात सौ तीस रूपये मात्र)

6-लागू नहीं है।

7-लागू नहीं है।

8-विक्रेता का पूरा नाम व पता -मारुति सूजकी सुमित्रा डी०एस०मोटर
प्राइवेट लिमिटेड शाहजहांपुर।

9-मारुति सूजकी सुमित्रा डी०एस०मोटर प्राइवेट लिमिटेड शाहजहांपुर,स्थायी व
प्रतिष्ठित डीलर है।

10-मेरा विक्रेता / डीलर से किसी प्रकार सेव्यवित्तगत संबन्ध नहीं है, न ही मेरे
न्यायालयमें विक्रेता/ डीलर का कोई वाद विचाराधीन है तथा न ही कभी कोई
वाद विक्रेता के पक्ष में निर्णीत किया गया है।

11- कार क्रय करने का स्रोत -

अ- कुल कीमत -

4,77,349/-रु०

योगदान- ब-स्वयं के वेतन बचत खाते से निकाली गई धनराशि-99,249/-रु०

(निन्यानवें हजार दो सौउन्चास रूपये मात्र)

(बचत खाते की स्वयं प्रमाणित छायाप्रतिसंलग्न)

स-बैंक से बतौर ऋण प्राप्त धनराशि- 3,80,000/-रु०तीनलाखअस्सीहजार रूपये
मात्र)

(बैंक की ऋण स्वीकृतिपत्र की छायाप्रति संलग्न)

माननीय महोदय के उपरोक्त विषयक आदेश के अनुपालनार्थ सेवा

में सादर अवलोकनार्थ हेतु आख्या पुनः प्रेषित की जा रही है।
"सादर"।

दिनांक:- 06-04-2013

संलग्नक:-

भवदीया,
(नित्या पाण्डेय)
प्रथम अपर सिविल जज, (जू0डि0),
शाहजहांपुर।

- 1-वाहन पंजीयन प्रमाण पत्र की स्वप्रमाणित छायाप्रति संलग्नक सं. 1
2-वेतन बचत खाता संख्या-30746468263 के पासबुक से आहरित धनराशि की स्वप्रमाणित छायाप्रति, संलग्नक सं. 2/1 से 2/4
3-बैंक द्वारा स्वीकृत ऋण-पत्र की छायाप्रति। संलग्नक सं. 3/1 - 3/3

TRANSPORT DEPARTMENT UTTAR PRADESH

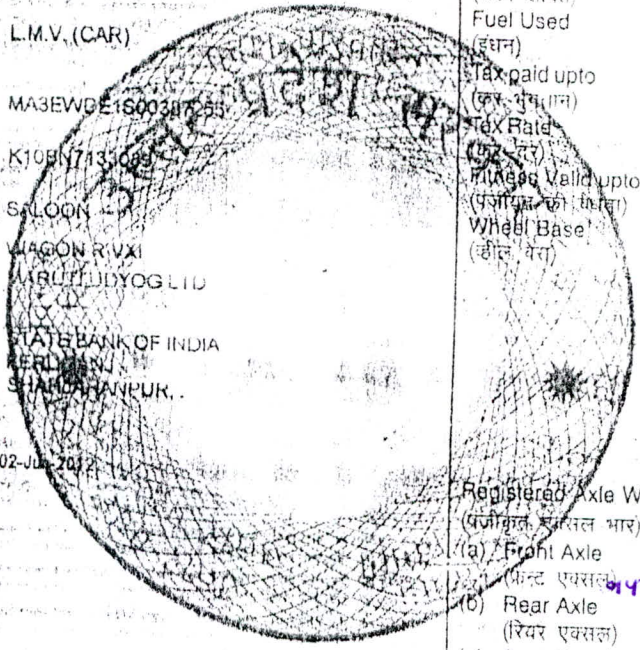
परिवहन विभाग उत्तर प्रदेश

FORM 23 (SEE CMV RULE 48) प्रपत्र-२३ (कै.मो.वा. नियमावली नियम ४८)

FORM OF CERTIFICATE OF REGISTRATION INDIA पंजीकरण प्रमाण पत्र का फार्म भारत

ASSISTANT REGIONAL TRANSPORT OFFICE, SHAHJAHANPUR

Registration Number (पंजीकरण संख्या)	UP27S 0311	Registration Date (पंजी. तिथि)	02-Jun-2012
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	SMT NITYA PANDEY	Owner's Serial (वाहन स्वामी क्रमांक)	1
Son/Wife/Daughter of	MR. MAHESHWAR MISHRA	Manufacturing Year (निर्माण का वर्ष)	2012
Full Address (Permanent)	J-II OFFICERS COLONY, D.M. COMPOUND TEH SADAR, SHAHJAHANPUR	No. of Cylinders (सिलिंडर की संख्या)	3
Full Address (Current)	J-II OFFICERS COLONY, D.M. COMPOUND TEH SADAR, SHAHJAHANPUR	Unladen Weight (खाली भार)	365 kgs
Dealer's Name & Address (डिलीटर का नाम)	Sunetra D S Motors Shahjahanpur	Laden Weight (भरा हुआ भार)	1350 kgs
Vehicle Class (श्रेणी)	L.M.V. (CAR)	Seating Capacity (सीट-संमतता)	5 (including driver)
Chassis Number (चैसिस संख्या)	MA3EWD E1S00387895	Colour (रंग)	SILVER
Engine Number (इंजन संख्या)	K10BN7131099	Horse Power (अश्व शक्ति)	64 HP / 998 CC
Type of Body (शरीर का प्रकार)	SALOON	Fuel Used (इंधन)	PETROL
Maker's Name (निर्माता का नाम)	WAGON R VXI	Tax paid upto (कर-भुगतान)	Life Time
HP / Lease Agreement with (अनुबंधित/लीज समझौता विस्तार)	ARBU LUDYOG LTD STATE BANK OF INDIA KERLI SHAHJAHANPUR.	Tax Rate (कर-दर)	Life Time (RT- Rs. 27312/-)
Description and Size of Tyres (टायरों का विवरण एवं आकार)	02-Jun-2012	W/kg Valid upto (पंजीकरण की तिथि)	01-Jun-2027
(a) Front Axle (फ्रंट एक्सल)		Wheel Base (हील बेस)	9
(b) Rear Axle (रियर एक्सल)		Registered Axle Weight (पंजीकृत एक्सल भार)	
(c) Any other Axle (अन्य कोई एक्सल)		(a) Front Axle (फ्रंट एक्सल)	
(d) Tandem Axle (टैन्डम एक्सल)		(b) Rear Axle (रियर एक्सल)	
		(c) Any other Axle (अन्य कोई एक्सल)	
		(d) Tandem Axle (टैन्डम एक्सल)	



Attested
अपर सावित्र जज (जे०डी०) प्रथम,
न्यायिक मजिस्ट्रेट
शाहजहापुर

Serial No. RC-2 0064213

Specimen Signature of the Owner
वाहन स्वामी के हस्ताक्षर

Specimen Signature of Financier
वित्त दाता के हस्ताक्षर

Signature of Registration Authority
पंजीकरण अधिकारी के हस्ताक्षर

CORRODUMAC

32353703446

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संलग्नक नं. २/१

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/in = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक

State Bank of India

24/04/2009 4530764 80
 GHAZIPUR (80)
 NEAR KOTWALI (2225763)
 Mode of Operation : SINGLE
 Hom.Reg No :
 Date of Issue: 24/04/2009

Mrs. NITYA PANDEY

W/O MAHESHWAR MISHRA
 JUNIOR DIVISION CIVIL COURT
 TH-3 RIVER BANK COLONY 233001
 GHAZIPUR

अपर सिविल जज (जे०डी०) प्रथम
 न्यायिक मजिस्ट्रेट
 बाहजहापुर

Attested
 06-04-13



30746468263

शाखा प्रबंधक
 Branch Manager

Request - 98

संलग्न व. २/२

Carried Forward

18283.00Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	18283.00Cr
17.06.11	ATM 4122 UNION BANK OF INDIA GHAZIPUR		10000.00		8283.00Cr
27.06.11	ATM 8719 SBI MEHNDANAL SANT KAB		5000.00		3283.00Cr
30.06.11	INTEREST CREDIT			491.00	30574.00Cr
04.07.11	CREDIT	538976288		38978.00	31065.00Cr
05.07.11	CREDIT	538976288		26812.00	70043.00Cr
09.07.11	ATM 8535 SBI GHAZIPUR 4TH GHAZIPUR		5000.00		96855.00Cr
15.07.11	ATM 5793 PUNJAB NATIONAL BANK GHAZIPUR		5000.00		91855.00Cr
15.07.11	REVERSE ATM WDL			5000.00	91855.00Cr
15.07.11	ATM 5476 SBI GAZIPUR GAZIPUR		5000.00		86855.00Cr
15.07.11	ATM 5477 SBI GAZIPUR GAZIPUR		5000.00		81855.00Cr
22.07.11	ATM 2510 UNION BANK OF INDIA GHAZIPUR		5000.00		76855.00Cr
01.08.11	ATM 4635 UNION BANK OF INDIA GHAZIPUR		5000.00		71855.00Cr
	CREDIT	538976288		38978.00	110833.00Cr

03.08.11	ATM 6881 UNION BANK OF INDIA GHAZIPUR		5000.00		105833.00Cr
03.08.11	ATM 6882 UNION BANK OF INDIA GHAZIPUR		5000.00		100833.00Cr
09.08.11	ATM 8982 UNION BANK OF INDIA GHAZIPUR		5000.00		95833.00Cr
12.08.11	ATM 422 UNION BANK OF INDIA GHAZIPUR		5000.00		90833.00Cr
12.08.11	ATM 423 UNION BANK OF INDIA GHAZIPUR		5020.00		85813.00Cr
24.08.11	ATM 4064 UNION BANK OF INDIA GHAZIPUR		8.00		85805.00Cr
24.08.11	ATM 7934 UNION BANK OF INDIA VARANASI		5020.00		80785.00Cr
30.08.11	ATM 6304 UNION BANK OF INDIA GHAZIPUR		5020.00		75765.00Cr
07.09.11	CREDIT	538976288		40474.00	116239.00Cr
09.09.11	ATM 8760 UNION BANK OF INDIA GHAZIPUR		5000.00		111239.00Cr
09.09.11	ATM 8761 UNION BANK OF INDIA GHAZIPUR		5000.00		106239.00Cr
13.09.11	ATM 6452 UNION BANK OF INDIA GHAZIPUR		10000.00		96239.00Cr
27.09.11	ATM 9175 UNION BANK OF INDIA GHAZIPUR		5000.00		91239.00Cr
02.10.11	CREDIT	538976288		40474.00	131713.00Cr
03.10.11	ATM 9407 SBI KOTWALI GHAZIPUR GHAZIPUR		10000.00		121713.00Cr

Attested

G. 06/04/13

अपर सिविल जज (जे०डी०) प्रथम

व्यायिक मजिस्ट्रेट

साहजहापुर

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	121713.00Cr
06.10.11	ATM 2812 SBI PHANENDA, ANAND N ANAND NA		10000.00		111713.00Cr
17.10.11	ATM 1768 UNION BANK OF INDIA GHAZIPUR		5000.00		106713.00Cr
17.10.11	ATM 1769 UNION BANK OF INDIA GHAZIPUR		5000.00		101713.00Cr
17.10.11	ATM 1855 UNION BANK OF INDIA GHAZIPUR		5000.00		96713.00Cr
17.10.11	ATM 1856 UNION BANK OF INDIA GHAZIPUR		5000.00		91713.00Cr
25.10.11	ATM 3860 UNION BANK OF INDIA GHAZIPUR		5023.00		86693.00Cr
04.11.11	CREDIT	538976288		40394.00	127087.00Cr
04.11.11	ATM 4955 UNION BANK OF INDIA GHAZIPUR		5000.00		122087.00Cr
11.11.11	ATM 2009 UNION BANK OF INDIA GHAZIPUR		5000.00		117087.00Cr
11.11.11	ATM 2010 UNION BANK OF INDIA GHAZIPUR		5000.00		112087.00Cr
01.12.11	CREDIT	538976288		40394.00	152481.00Cr
03.12.11	ATM 396 ICICI BANK GHAZIPUR		10000.00		142481.00Cr
03.12.11	ATM 9991 UNION BANK OF INDIA GHAZIPUR		5000.00		137481.00Cr
06.12.11	ATM 9992 UNION BANK OF INDIA GHAZIPUR		5000.00		132481.00Cr
06.12.11	ATM 9994 UNION BANK OF INDIA GHAZIPUR		5000.00		127481.00Cr
06.12.11	ATM 9995 UNION BANK OF INDIA GHAZIPUR		8.00		127473.00Cr
13.12.11	ATM 265 SBI GHAZIPUR 3RD GHAZIPUR		10000.00		117473.00Cr
13.12.11	ATM 266 SBI GHAZIPUR 3RD GHAZIPUR		10000.00		107473.00Cr
22.12.11	CREDIT	538976288		9915.00	117388.00Cr
25.12.11	ATM 9438 SBI MEHNDAWAL SANT KAB		10000.00		107388.00Cr
25.12.11	ATM 9472 SBI MEHNDAWAL SANT KAB		10000.00		97388.00Cr
31.12.11	ATM 7294 ICICI BANK GHAZIPUR		5020.00		92368.00Cr
31.12.11	INTEREST CREDIT			1984.00	94352.00Cr
02.01.12	CREDIT	538976288		40394.00	134746.00Cr
16.01.12	ATM 7016 SBI GHAZIPUR 3RD GHAZIPUR		10000.00		124746.00Cr
07.02.12	ATM 582 UNION BANK OF INDIA GHAZIPUR		5000.00		119746.00Cr
07.02.12	ATM 583 UNION BANK OF INDIA GHAZIPUR		5000.00		114746.00Cr
08.02.12	CREDIT	538976288		42139.00	156885.00Cr

गणेश
 अपर सिविल जज (जे०डी०) प्रथम
 न्यायिक मजिस्ट्रेट
 ग्वाहनहापुर

Request-98

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	156885.00Cr
12.02.12	ATM ANNUAL FEE - 6220180008000098205- 20		100.00	Brought Forward	156785.00Cr
15.03.12	ATM 3375 UNION BANK OF INDIA GHAZIPUR		5000.00	Brought Forward	120066.00Cr
15.03.12	CREDIT	538976288		20925.00	172710.00Cr
15.03.12	TRF	412681	49000.00		123710.00Cr
17.04.12	ATM 9200 UNION BANK OF INDIA GHAZIPUR		5000.00		118710.00Cr
18.04.12	ATM 3271 UNION BANK OF INDIA GHAZIPUR		5020.00		113690.00Cr
18.04.12	ATM 67812 GHAZIPUR AND OF INDIA GHAZIPUR		10020.00		103670.00Cr
24.04.12	ATM 2405 ORIENTAL BANK OF COMM BASTI		10020.00		89986.00Cr
27.04.12	ATM 5570 TOWN HALL 2 LUCKNOW		10000.00		79986.00Cr
27.04.12	ATM 5571 TOWN HALL 2 LUCKNOW		10000.00		69986.00Cr
03.05.12	SGLO CH 905593 TFRD			46516.00	116502.00Cr
	TRF FRM FPLB SGLO KANPUR(8901)				
03.05.12	INTER BRCH FEE		112.00		116390.00Cr
03.05.12	ATM 6345 ICICI BANK SHAHJAHANPUR		5000.00		111390.00Cr
10.05.12	ATM 8031 ICICI BANK SHAHJAHANPUR		10000.00		101390.00Cr
11.05.12	SGLO CH 905730 TFRD	538976288		46516.00	147906.00Cr
11.05.12	INTER BRCH FEE		112.00		147794.00Cr
11.05.12	CREDIT	538976288		21587.00	169381.00Cr
11.05.12	INTER BRCH FEE		112.00		169269.00Cr
16.05.12	ATM 8955 ICICI BANK SHAHJAHANPUR		10000.00		159269.00Cr
22.05.12	ATM 00008 CAAXIS3398 0000000Shahjaha		5020.00		154249.00Cr
28.05.12	NEW ACCT TYPE : 1011				0.00
29.05.12	CAR LOAN		99249.00		55000.00Cr
31.05.12	SGLO CH 905982 TFRD			46516.00	101516.00Cr
	TRF FRM FPLB SGLO KANPUR(8901)				
31.05.12	ATM 9799 808 SHAHJAHANPUR		8.00		101508.00Cr
31.05.12	ATM 9800 808 SHAHJAHANPUR		10020.00		91488.00Cr
31.05.12	ATM 9802 808 SHAHJAHANPUR		8.00		91480.00Cr
01.06.12	OS DEP TFR = 6730.00				0.00

वित्तित
 28.04.13
 अपर सिविल जज (जे०डी०) प्रथम
 न्यायिक मजिस्ट्रेट
 शाहजहापुर

Request - 98

संलग्नक ले. 3/1

Annexure-Car VII

Arrangement Letter
(For financing 4 wheelers)

To:
MS NITAYA PANDEY
J-II OFFICER COLONY D.M.
COMPOUND SHAHJAHANPUR
SHAHJAHANPUR

Ref No:

Date 29.05.2012

Dear Sir/Madam,

Personal Segment Advances

LOAN FOR PURCHASE OF NEW CAR

TERM LOAN OF RS.380000/- (RUPEE THREE LAC EIGHTY THOUSAND ONLY)

With reference to your application dated 28.05.2012, we hereby sanction you a Term Loan of Rs 380000/- (Rupees Three Lac Eighty Thousand Only) on the following terms and conditions:

1. Purpose:

The loan is sanctioned to you for the purpose of PURCHASE OF NEW CAR. (MARUTI-WR VXI (S.S))

2. Margin: 20.39% i.e Rs.97349/- (Rupee Ninety Seven Thousand Three Hundred Forty Nine Only)

3. Rate of Interest

FIXED RATE OF INTEREST

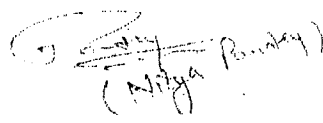
NOT APPLICABLE

Interest on the amount of loan will be applied at the rate of _____ % p.a. at monthly rests, calculated on the highest monthly balance. Further, in the event of major volatility in interest rate or the fixed rate falling below the Base Rate 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

APPLICABLE

Interest on the amount of loan will be applied at the rate of 1.25% margin above the Base Rate which is presently 10% p.a. and thus the present effective rate of interest being 11.25% p.a. 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 Base Rate at its discretion. Depending on variation of Base Rate and Margin, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest.


(Nitaya Pandey)

NOT APPLICABLE

FIXED AND FLOATING RATE (SPECIAL INTEREST RATE)

Interest on the loan amount will be charged at _____% p.a. (Fixed) for the first year and _____% p.a. for the second and third year at monthly rests, calculated on the monthly highest balance. In the event of major volatility in interest rate or the fixed rate falling below the Base Rate 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.

At the end of 3rd year, the borrower(s) shall be liable to pay floating rate of interest comprising of Base Rate 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 base rate at its discretion. Depending on variation of Base Rate 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 EM] or extend the repayment period consequent upon changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge 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 Instalments of Rs 6617/- each till the entire loan with the interest is fully repaid. The first instalment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheques should be dated prior to the

5. Prepayment Charges:

No prepayment charges will be recovered

6. Security :

The loan will be secured by:

- 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.
- Third party guarantee of the spouse.*
- Third party guarantee of MS *
- Pledge of 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.

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal expenses, etc. :

All expenses like valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan are to be borne by you

(Signature)
1.1.1998

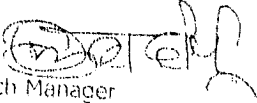
Processing charges:

Processing charges @ 0.5% of loan amount i.e Rs1900/- (Rupees One Thousand Nine Hundred Only) are payable immediately.

1. Disbursement:

The loan amount will be disbursed by means of an account payee Banker's cheque/demand draft in the name 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 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,



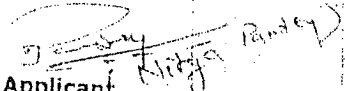
Branch Manager
STATE BANK OF INDIA
KERUGANJ BRANCH

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

SIGNATURE



1st Applicant

NAME : NITAYA PANDEY
PLACE : SBI KERUGANJ SPN
DATE : 29.05.2012

Request-98

From,

Maharani Din,
Deputy Registrar,
High Court of Judicature at
Allahabad.

To,

The District Judge
Shahjahanpur.

33

No. 3784 / IV- 3602/ Admin (A) / Dated 15-03-13

Subject:- Information about purchase of new Maruti Wagon R car by Smt. Nitya Pandey, Additional Civil Judge (Junior Division), Shahjahanpur.

Sir,

With reference to your endt. no. 147/ I dated 06.02.2013 on the above subject, I have to say that Smt. Nitya Pandey, Additional Civil Judge (Junior Division), Shahjahanpur may kindly be asked to submit complete and pointwise (from point 1 to 11) information/ details about purchase of the car, in the light of directions contained in Court's C.L. no. 25/ Admin (A) dated 13.07.1998 along with complete and attested copy of passbook indicating particular entry/entries of payment made against purchase of the car as well as to disclose the source of money deposited/credited to her account, in case any such credit exceeds the amount of her one month's salary, so that further necessary action may be taken in the matter.

Yours faithfully

Maharani Din
13.3.13
Deputy Registrar

D.R.(M)

May issue?

Dr. Jain

12-03-13

A.K.S. K.S.

13-03-13

Dr. Manoj
13-3-13

34

No. 3785 / IV- 3602/ Admin(A) / Dated 15-03-13

*Copy forwarded for information & necessary action to Smt. Nitya Pandey, Additional Civil Judge (Junior Division), Shahjahanpur.

Maharani Din
13-3-13
Deputy Registrar

Request-98

4.3.13

3657
No. 11/3602
Serial 321

प्रेषिका,

नित्या पाण्डेय,
प्रथम अपर सिविल जज, (जू0डि0),
शाहजहांपुर।

सेवा में,

माननीय महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा:-

माननीय जनपद न्यायाधीश,
शाहजहांपुर।

पत्रांक:-

147/I

दिनांक:- 06-2-13

विषय:-

नई कार कय किए जाने के सम्बन्ध में सूचना।

महोदय,

माननीय महादेय को अवगत कराना है कि मैं श्रीमती नित्या पाण्डेय प्रथम अपर सिविल जज, (जू0डि0), के पद पर जिला शाहजहांपुर में कार्यरत हूँ। मेरे द्वारा निजी आवश्यकताओं के कारण एक नई कार मारुति बैंगन आर वी0.एक्स. आई. कलर सिल्वर को कय किया गया है। अतः उक्त नई कार को निजी रूप से कय किए जाने के सम्बन्ध में सूचना माननीय उच्च न्यायालय इलाहाबाद के परिपत्र सं0-25-एडमिन(ए)दिनांकित-13 जुलाई 1998 तथा गवर्नमेण्ट सर्विस कन्डक्ट रूल्स 1956 नियम-24 के परिप्रेक्ष्य में मेरे द्वारा निम्नलिखित विवरण प्रस्तुत किया जा रहा है:-

1-नियुक्ति दिनांक	-	20-4-09
2-कुल सकल आय	-	50,594 / -रु0(पचास हजार पाच सौ चौरान्बे रूपये मात्र)
3-कटौती के उपरान्त प्राप्त आय	-	45,630 / -(पैंतालीस हजार छः सौ तीस रूपये मात्र)
4-खरीद का ब्यौरा:-		
(अ)नई कार मारुति बैंगन आर	-	माडल नं0-मारुति बैंगन आर वी0एक्स0आई0 कलर सिल्वर
(ब)विक्रेता	-	मारुतिसुजुकी, सुमित्राडी0एस0मोटर्स प्राइवेट लिमिटेड, शाहजहांपुर।
(स)कय का दिनांक	-	29-05-12
(द)कुल कीमत	-	4,77,349 / -(चारलाख सत्तहत्तर हजार तीन सौ उन्चास रूपये मात्र)
5-वित्तीय स्रोत:-		
(अ)मासिक आय	-	50,594 / -रु0(पचास हजारपाच- सौ चौरान्बे रूपये मात्र)
(ब)कटौती के उपरान्त प्राप्त आय	-	45630 / -रु0(पैंतालीस हजारछः- सौ तीस रूपये मात्र)

Scrital
4-3-13
Encl-6 Page

R
28-2-13

9171

Seen by Haidle
Justice (Suryaj Misra)
on 14/05/13.

So Adm N/A

DR (M)
01-03-13

07 MAR 2013

अवसाहित

जिला जज
शाहजहांपुर
06-02-13

Arvind
12-03-13

(स) बचत खाता से निकाली गई धनराशि - 99249 / -रु० (निन्यानवे हजार दो सौ उन्नचास रूपये मात्र)

(वेतन बचत खाता पासबुक की छायाप्रति संलग्न)

(द) एस०बी०आई० शाखा के रुंगंज, जिला शाहजहांपुर से

बतौर ऋण प्राप्त धनराशि - 3,80,000 / -रु० (तीनलाखअस्सी-
हजार रूपये मात्र)
(बैंक द्वारा निर्गत डिमान्ड ड्राफ्ट की छायाप्रति संलग्न)

(य) ई०एम०आई० धनराशि - 6730 / -रु० (छः हजार सात सौ तीस रूपये

(सात वर्ष की अवधि के लिए)

विलम्ब के लिए प्रार्थिनी / अधोहस्ताक्षरी क्षमा प्रार्थी है। आख्या माननीय महोदय की सेवा में सादर प्रेषित।

दिनांक:- 06-02-2013

भवदीया,

संलग्नक:-

(नित्या पाण्डेय)

प्रथम अपर सिविल जज, (जू०डि०),
शाहजहांपुर।

1- कार कय रसीद (सेल-इनवाईस) व डिलीवरी रसीद की छायाप्रति।

2- वाहन के स्थाई पंजीकरण की छायाप्रति,

3- वाहन के बीमा पालिसी - बाण्ड की छायाप्रति,

4- बचत खाता पास-बुक की छायाप्रति।

5- बैंक द्वारा स्वीकृत लोन पत्र की छायाप्रति।

6- बैंक द्वारा निर्गत डिमान्ड ड्राफ्ट की छायाप्रति।

SUMITRA DS MOTORS PVT. LTD.TIN No.: 04509335243
S. TAX No.: AAJCS280EST001AUTHORISED DEALER, MARUTI SUZUKI INDIA LIMITED
WORKSHOP : NH-24, ROZA BY PASS, NEAR PUNJAB SERVICE STATION,
SHAHJAHANPUR-242001 (U.P.) - PHONE : 9235418277, 9305951847Invoice/Tax InvoiceCustomer ID : 110132
Sold To : SMT NITYA PANDEY
Wife Of : MR. MAHESHWAR MISHRA
Address : J-II OFFICERS COLONY D M COMPOUND TEH SADAR,
SHAHJAHANPUR, PIN - 242001, (IND) - 9450904552Invoice No. 2012040131
Invoice Date 30May/2012

Financed By : STATE BANK OF INDIA, KERUGANJ SHAHJAHANPUR

Pan No.

Sales Executive : RAVINDRA SINGH
Vehicle ID : MA3EWE1S00387255

Key No. :

Particulars	Chassis	Engine No.	Colour	Amount
WH4MCD1 - MARUTI WAGON R VXI BS4	MA3EWE1S00387255	K10BN 7133085	Z20 - SILKY SILVER	340,752.84
			Vat @ 12.5%	42,594.11
			U.p. Additional Tax @ 2%	6,815.06
			Total Amount	390,162.01
			Round Off (+/-)	0.00
Discount (if any)	20,349.00			

Invoice Amount 390,162.00

Invoice Amount In words Three Lacs Ninty Thousand One Hundred Sixty Two Rupees Only

Terms & Conditions

1. All Subject to Shahjahanpur Jurisdiction.

Customer Name & Signatory

Prepared By

For SUMITRA DS MOTORS PVT. LTD.

(SMT NITYA PANDEY)

Dealer Certificate No. 94
SUMITRA DS MOTORS (P) LTD.
 (Authorized Signatory)
 Auto. Dealer, MARUTI SUZUKI (I) Ltd.
 NH-24, Roza By Pass, Shahjahanpur
 Pin - 242 001 Ph - 05342-236166, 67, 68

Request - 98

सिलेब्रनफ - 1



SUMITRA DS MOTORS PVT. LTD.

(Authorised Maruti Dealer)

AN ISO 9001:2000 Company

111-24, Hazra bypass, Sitapur Road, Shahjahanpur - 242 001 (U.P.)

Tel : 05612-236166,9935235699,9235583227, E-mail : spn@sumitradsmotors.com

Received with thanks from Smt Nitya Pandey w/o Sri Maheshwar Mishra R/o J-11 Officer Colony CM Compound Spn

RECEIPT

No. **13375**

Amount of rupees Seventy Seven thousand three hundred forty Nine Only

Date 29.05.12

By Cash/Cheque/DD No. 443804 Date 29.05.12
Bank SBI on Account of W/RVXI SS

Invoice No.

Rs. 477349.00

Hypothecation of :-

Terms & Conditions :-

- 1. Subject to Realization of Cheque/DD
- 2. All Disputes & Claims are subject to Shahjahanpur Jurisdiction only
- 3. Prices & Government Taxes are applicable at the time of delivery irrespective of initial payment made.
- 4. Any kind of refund will be done through A/c payee Cheque only.

Customer Signature

For
SUMITRA DS MOTORS (P) Ltd.

Authorized Signatory

TRANSPORT DEPARTMENT UTTAR PRADESH

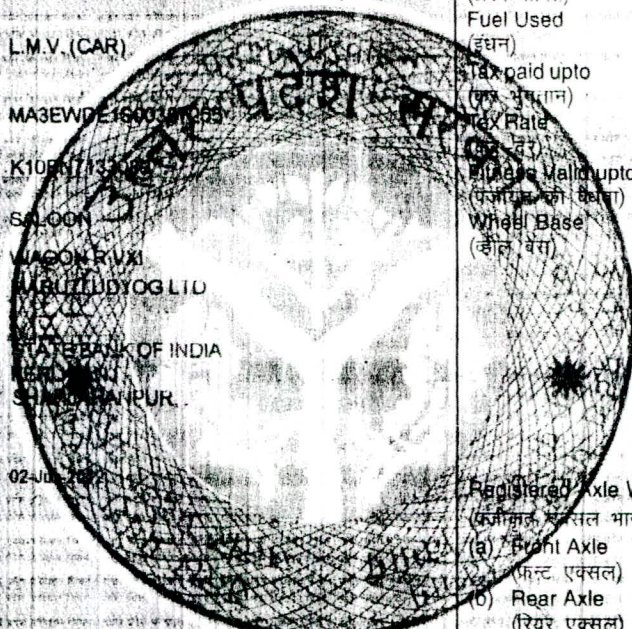
परिवहन विभाग उत्तर प्रदेश

FORM 23 (SEE CMV RULE 48) प्रपत्र २३ (के.मो.वा. नियमावली नियम ४८)

FORM OF CERTIFICATE OF REGISTRATION INDIA पंजीकरण प्रमाण पत्र का फार्म भारत

ASSISTANT REGIONAL TRANSPORT OFFICE, SHAHJAHANPUR

Registration Number (पंजीकरण संख्या)	UP27S 0311	Registration Date (पंजी तिथि)	02-Jun-2012
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	SMT. NITYA PANDEY	Owner's Serial (वाहन स्वामी क्रमांक)	1
Son/daughter of:	MR. MAHESHWAR MISHRA	Manufacturing Year (निर्माण का वर्ष)	2012
Full Address: (Permanent)	J-II OFFICERS COLONY D.M. COMPOUND TEH SADAR SHAHJAHANPUR	No. of Cylinders (सिलिन्डर की संख्या)	3
Full Address: (Current)	J-II OFFICERS COLONY D.M. COMPOUND TEH SADAR SHAHJAHANPUR	Unladen Weight (खाली भार)	855 kgs
Dealer's Name & Address (विक्रेता का नाम)	Sumitra D S Motors Shahjahanpur	Laden Weight (भरा हुआ भार)	1350 kgs
Vehicle Class (श्रेणी)	L.M.V. (CAR)	Seating Capacity (सीट क्षमता)	5 (including driver)
Chassis Number (चेसिस संख्या)	MA3EWDPE1600100083	Colour (रंग)	SILVER
Engine Number (इंजन संख्या)	K10BN713	Horse Power (अरय शक्ति)	64 HP / 998 CC
Type of Body (बाड़ी का प्रकार)	SALOON	Fuel Used (इंधन)	PETROL
Maker's Name (निर्माता का नाम)	MAHON R.V.XI	Tax paid upto (कर भुगतान)	Life Time
HP / Lease Agreement with (हार्पथिकेन्ट / लीज समझौता किससे)	MAHINDRA UDYOG LTD	Tax Plate (कर प्लेट)	Life Time (RT- Rs. 27312/-)
	STATE BANK OF INDIA	Registration Mailed upto (पंजीकरण की कक्षा)	01-Jun-2027
	SHAHJAHANPUR	Wheel Base (हिल बेस)	0
Description and Size of Tyres (टायरों का विवरण एवं आकार)		Registered Axle Weight (पंजीकृत एक्सल भार)	
(a) Front Axle (फ्रंट एक्सल)		(a) Front Axle (फ्रंट एक्सल)	
(b) Rear Axle (रियर एक्सल)		(b) Rear Axle (रियर एक्सल)	
(c) Any other Axle (अन्य कोई एक्सल)		(c) Any other Axle (अन्य कोई एक्सल)	
(d) Tandem Axle (टैन्डम एक्सल)		(d) Tandem Axle (टैन्डम एक्सल)	
Vehicle Registered Against NEW VEHICLE Case			
Entered By: 05-Jun-2012			




RC No. 0084213

Specimen Signature of the Owner
वाहन स्वामी के हस्ताक्षर

Specimen Signature of Financier
वित्त पोषक के हस्ताक्षर

Signature of Registration Authority
पंजीकरण अधिकारी के हस्ताक्षर

SHAHJAHANPUR (U.P.)

		THE NEW INDIA ASSURANCE CO. LTD. 1215, 12th Floor, Naurang House, 21, Kasturba Gandhi Marg, NEW DELHI 110001, Tel.: 011-23358751 011-23358750 Fax: Email: niamaruti@gmail.com Service Tax Registration No : AAACN 4165 CST 178 Certificate Cum Policy Schedule	
Policy No: 31260031120100290594		Package Policy (Private Vehicle) [Issued at 08:25:51:PM on 29-May-2012]	
THE INSURED :		Name: SMT. NITYA PANDEY Address: W/O SRI MAHESHWAR MISHRA F-11 OFFICERS COLONY D.M. COMPOUND, SHAHJAHANPUR 242001, Uttar Pradesh Occupation: Service/Salaried	
Period Of Insurance		From 08:25:51:PM 29-May-2012 to midnight on 28-May-2013	
The Vehicle	WagonR New Vxi/MARUTI WAGON R VXi BS4	Vehicle Identification Number(VIN)	Date and Proposal No.:
		MA3EWEDE1S00387255	29-May-2012 / 31900748
Geographical Area	Engine-Chassis No.	Type of Body	CC
INDIA	7133089 - 387255	Saloon	998
			Mfg. Year
			2012
			Seating Capacity
			5
			Registration Mark & Place of Registration
			SHAHJAHANPUR
INSURED'S DECLARED VALUE			
Vehicle	Non-Elec accessories	File accessories	Total Value (IDV)
399485	0	0	399485
Schedule Of Premium			
A. OWN DAMAGE		B. LIABILITY	
Vehicle & Accessories	10926	Vehicle	784
Total	10926	Total	784
Add	10926	Add	784
b) Geographical Area Extn.	NA	b) Compulsory PA Cover Premium	100
Sub-Total Additions	0	c) Additional PA Cover Premium (100000 per person) For 5 Person (IMT-16)	250
c) 5% Extra premium towards inbuilt LPG	NA	d) Legal Liability (WC) to Driver (IMT-28)	50
Less	0	Sub-Total Additions	400
Sub-Total (deductions)	0	Total(B)	1184
Total(A)	10926	Grand Total	12110
If the premium is paid by Cheque, the issue of Policy is subject to the realization of Cheque.		Service Tax @ 12.36%	1497
Consolidated Stamp duty paid to state exchequer		Total Premium	13607
Compulsory Deductible	1000		
Limitations as to use: Use only for social domestic and pleasure purposes and for the Insured's business. The Policy does not cover the use for: (1) Hire or reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials or Any purpose in connection with motor trade.			
Driver's Clause: 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 if that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Limits of Liability Clause: Under section II-1 (i) of the policy-Death of or bodily injury. Such amount as is necessary to meet these requirements of the motor vehicle act 1988. Under section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 lakhs P.A. Cover under section III for Owner- Driver Rs. 2.0 Lakhs			
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: The preceding year/20%, Preceding two consecutive years/25%, Preceding three consecutive years/35%, Preceding four consecutive years/45%, Preceding five consecutive years/50% of NCB on OD Premium. No claim bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.			
Lease/HP/Hypothecation: STATE BANK OF INDIA, KERUGANJ			
Nominee Detail For Compulsary PA: MR MAHESHWAR MISHRA			
Subject to I.M.T. Endt. Nos. & memorandum: 7 15 16 22 28 printed herein.			
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 reasons 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.		I / 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	
This policy is sourced and serviced through :			
MARUTI INSURANCE BROKING PRIVATE LIMITED			
DIRECT BROKER LICENSE No. : IRDA/DB475/10, Intermediary Code: BR00000098, Mail Id: mib@maruti.co.in, Contact No: 011-46781104			
For terms & conditions, please visit: www.newindia.co.in			

For Insurance Renewal
 Contact: _____

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सेवांक-५

32353703446

32353703446

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amnt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Acrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/DW/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/in = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wd = Withdrawal
csh = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक

State Bank of India

24/04/2009 4530764 80
 GHAZIPUR (80)
 NEAR KOTWALI (2225763)
 Mode of Operation : SINGLE
 Nom.Reg No :
 Date of Issue: 24/04/2009

MRS. NITYA PANDEY

W/O MAHESHWAR MISHRA
 JUNIOR DIVISION CIVIL COURT
 TH-3 RIVER BANK COLONY 233001
 GHAZIPUR



3074648263

शाखा प्रबंधक
 Branch Manager



Request - 98

CHECKED

4537 000

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
					156885.00Cr
				Brought Forward	156885.00Cr
12.03.12	ATM ANNUAL FEE - 6220180008000098205- 20		100.00	Brought Forward	120066.00Cr
01.03.12	ATM 2379 UNION BANK OF INDIA GHAZIPUR		5000.00	Brought Forward	151785.00Cr
15.03.12	CREDIT	538976288		20925.00	172710.00Cr
15.03.12	TRF	412681	49000.00		123710.00Cr
18.03.12	ATM 9200 UNION BANK OF INDIA GHAZIPUR		5000.00		118710.00Cr
18.04.12	ATM 3271 UNION BANK OF INDIA GHAZIPUR		5020.00		113690.00Cr
18.04.12	ATM 67812 GHAZIPUR BANK OF INDIA GHAZIPUR		10020.00		103670.00Cr
24.04.12	ATM 2405 ORIENTAL BANK OF COMM BASTI		10020.00		89986.00Cr
27.04.12	ATM 5570 TOWN HALL 2 LUCKNOW		10000.00		79986.00Cr
27.04.12	ATM 5571 TOWN HALL 2 LUCKNOW		10000.00		69986.00Cr
03.05.12	SGLO CH 905593 TRFD TRF FRM FPLB SGLO KANPUR(8901)			46516.00	116502.00Cr
03.05.12	INTER BRCH FEE		112.00		116390.00Cr
03.05.12	ATM 6345 ICICI BANK SHAHJAHAN		5000.00		111390.00Cr
10.05.12	ATM 8031 ICICI BANK SHAHJAHAN		10000.00		101390.00Cr
11.05.12	SGLO CH 905730 TRFD	538976288		46516.00	147906.00Cr
11.05.12	INTER BRCH FEE		112.00		147794.00Cr
11.05.12	CREDIT	538976288		21587.00	169381.00Cr
11.05.12	INTER BRCH FEE		112.00		169269.00Cr
16.05.12	ATM 8955 ICICI BANK SHAHJAHAN		10000.00		159269.00Cr
22.05.12	ATM 00008 CAAXIS3398 00000000Shahjaha		5020.00		154249.00Cr
28.05.12	NEW ACCT TYPE : 1011				0.00
29.05.12	CAR LOAN		99249.00		55000.00Cr
31.05.12	SGLO CH 905982 TRFD TRF FRM FPLB SGLO KANPUR(8901)			46516.00	01516.00Cr
31.05.12	ATM 9799 BOB SHAHJAHAN		8.00		01508.00Cr
31.05.12	ATM 9800 BOB SHAHJAHAN		10020.00		91488.00Cr
31.05.12	ATM 9802 BOB SHAHJAHAN		8.00		91480.00Cr
01.06.12	OS DEP TFR = 6730.00				0.00

**Arrangement Letter
(For financing 4 wheelers)**

To,
MS NITAYA PANDEY
J-II OFFICER COLONY D.M.
COMPOUND SHAHJANPUR
SHAHJAHANPUR

Ref No:

Date 29.05.2012

Dear Sir/Madam,

Personal Segment Advances**LOAN FOR PURCHASE OF NEW CAR****TERM LOAN OF RS.380000/- (RUPEE THREE LAC EIGHTY THOUSAND ONLY)**

With reference to your application dated 28.05.2012, we hereby sanction you a Term Loan of Rs 380000/- (Rupees Three Lac Eighty Thousand Only) on the following terms and conditions:

1. Purpose:

The loan is sanctioned to you for the purpose of PURCHASE OF NEW CAR, (MARUTI-WR VXI (S.S))

2. Margin: 20.39% i.e Rs.97349/- (Rupee Ninety Seven Thousand Three Hundred Forty Nine Only)

3. Rate of Interest

FIXED RATE OF INTEREST

NOT APPLICABLE

Interest on the amount of loan will be applied at the rate of _____ % p.a. at monthly rests, calculated on the highest monthly balance. Further, in the event of major volatility in interest rate or the fixed rate falling below the Base Rate 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

APPLICABLE

Interest on the amount of loan will be applied at the rate of 1.25% margin above the Base Rate which is presently 10% p.a. and thus the present effective rate of interest being 11.25% p.a. 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 Base Rate at its discretion. Depending on variation of Base Rate and Margin, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest.

(Nitaya Pandey)

NOT APPLICABLE

FIXED AND FLOATING RATE (SPECIAL INTEREST RATE)

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Interest on the loan amount will be charged at _____% p.a. (Fixed) for the first year and _____% p.a. for the second and third year at monthly rests, calculated on the monthly highest balance. In the event of major volatility in interest rate or the fixed rate falling below the Base Rate 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.

At the end of 3rd year, the borrower(s) shall be liable to pay floating rate of interest comprising of Base Rate 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 base rate at its discretion. Depending on variation of Base Rate 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 upon changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge 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 Instalments of Rs 6617/- each till the entire loan with the interest is fully repaid. The first instalment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheques should be dated prior to the

5. Prepayment Charges:

No prepayment charges will be recovered

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 MS *
- d) Pledge of 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.

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal expenses, etc. :

All expenses like valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan are to be borne by you

J. K. Pandey
1.12.98

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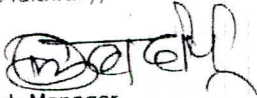
10. Processing charges:

Processing charges @ 0.5% of loan amount i.e Rs1900/- (Rupees One Thousand Nine Hundred Only) are payable immediately.

11. Disbursement:

The loan amount will be disbursed by means of an account payee Banker's cheque/demand draft in the name 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 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

STATE BANK OF INDIA

KERUGANJ BRANCH

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

SIGNATURE


1st Applicant

NAME: **NITAYA PANDEY**

PLACE : **SBI KERUGANJ SPN**

DATE : **29.05.2012**

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सीएचए-6

कम्प्यूटर द्वारा मुद्रित होने पर ही वैध
VALID ONLY IF COMPUTER PRINTED

केवल छः माहों के लिये ही वैध
VALID FOR SIX MONTHS ONLY

भारतीय स्टेट बैंक
State Bank of India

₹. 1,50,000/- एवं अधिक के लिखत दो अधिकारियों द्वारा हस्ताक्षरित होने पर ही वैध है।
INSTRUMENTS FOR ₹S. 1,50,000/- & ABOVE ARE NOT VALID UNLESS SIGNED BY TWO OFFICERS

अहस्तांतरणीय / NOT TRANSFERABLE

बैंकर्स चेक
BANKERS CHEQUE

दिनांक/DATE: 29/05/2012

Key: SODHAQ

Sr. No: 189892

PAY SUMITRA DS MOTORS PVT LTD. *****

को या उनके आदेश पर OR ORDER

रुपये	FOUR	SEVEN	SEVEN	THREE	FOUR	NINE
RUPEES	LAKHS	THTHS	THTHS	HUNDS	TENS	UNITS

PAISE ZERO ONLY

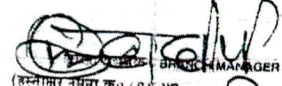
₹ Rs 477349 ₹ Ps 00

अंश करें AMOUNT BELOW 477350(4/6)
रुपे भारतीय स्टेट बैंक
FOR STATE BANK OF INDIA

जारी करने वाली शाखा
Issuing Branch: KERUJ GANJ
कॉड नं./Code No: 12336
Tel No. 35842-280980

ICICI 000256443604 Key: SODHAQ Sr. No: 189892

प्राधिकृत हस्ताक्षरकर्ता / AUTHORISED SIGNATORY
(हस्ताक्षर नमूना क्र० / S.S. NO.)


BRANCH MANAGER
(हस्ताक्षर नमूना क्र० / S.S. NO.)

Kuldeep Srivastava
K-6544

⑈443804⑈ 000002000⑈ 000256⑈ 46

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