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Reg No.	12940
File No.	3649
Serial No.	

9/8/10

Request-127

प्रेषिका: अपर्णा त्रिपाठी,
न्यायिक मजिस्ट्रेट,
कोर्ट नं० 1, मुजफ्फरनगर।

सेवा में, श्रीमान् संयुक्त निबंधक (एम०),
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा: जनपद न्यायाधीश महोदय
मुजफ्फरनगर।

विषय: पत्र सं० 7723 / IV-3649 Admin(A)/Dated 15.05.2010
के अनुपालन में Arrangement Letter/Sanction Letter
प्रस्तुत करने के विषय में

Seen by Kasim Justice
M.I. Mustafa on 12.8.10

आदरणीय महोदय,

निवेदन है कि मैंने वाहन सं० U.P. 15 A. M. 3917 कार का लोन State Bank of India रेलवे रोड मुजफ्फरनगर से कराया था। जिसके सम्बंध में उपरोक्त पत्र के अनुसार लोन के विषय में Arrangement Letter/Sanction Letter आपके द्वारा प्रस्तुत करने के निर्देश पारित किये गये थे। प्रार्थिया द्वारा उक्त कार के लोन के सम्बंध में वांछित Arrangement Letter/Sanction Letter प्रस्तुत किया जा रहा है। अन्य वांछित प्रपत्र पत्र सं० 147/XV-06/2009 dated 18.02.2010 माननीय जनपद न्यायाधीश कार्यालय के अनुसार प्रेषित किये जा चुके हैं। सादर ग्रहण करने की कृपा करें।

भवदीय
अपर्णा त्रिपाठी,

न्यायिक मजिस्ट्रेट, कोर्ट नं० 1,
मुजफ्फरनगर।

दिनांक: 06.07.2010

संलग्नक:-

1. Arrangement Letter/Sanction Letter
की छायाप्रति

(08) 3282
S.O. Admin I/A
S/C J.R.P.M.
23/7/10
(11)

S.R.(M)
w. encl.

122 JUL 2010


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कार्यालय जन्मद न्यायाधीश, मुजफ्फरनगर ।

सं०: 736 / XV-6/2009

दिनांक: 08-2-2016

अग्र सारित


जन्मद न्यायाधीश,
मुजफ्फरनगर ।

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Annexure - CAR I

Request-127



STATE BANK OF INDIA

Muzaffernagar

1. CAR LOAN APPLICATION FOR INDIVIDUALS &

(PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK BOXES WHEREVER APPLICABLE)

CIF NO. (FOR OFFICE USE)

ACCOUNT NO. (FOR OFFICE USE)



JS

2. PERSONAL INFORMATION OF THE APPLICANT(S)/GUARANTOR(S)

Name in full-Applicant	APARNA	TRIPATHI
Name in full-Co Applicant/ Guarantor/Guarantor	LAL	CHAND
	FIRST NAME	MIDDLE NAME
		SURNAME
Relationship of Co-applicant/ Guarantor with applicant	1st Applicant	
PARTICULARS	Co-Applicant/Guarantor (if applicable)	
1. Detailed Residential Address (House No., Road Name, Locality, City, PIN, District, State)	5-5 officers Colony Gallian Road Muz	ADJ- Court No-7 Distt Court Muzam
2. Office Address (House No., Road Name, Locality, City, PIN, District, State)	Add Civil Judge. J.D Court No-3 Muz	ADJ- Court No-7 Distt Court Muzam
3. Permanent Residential Address (House NO., Road Name, Locality, City, PIN, District, State)	D/O Lal Chandra Tripathi 138 B Naya Bahrang Allahabad	X
4. The name in which the correspondence should be addressed (Mention 1st or co-applicant/Guarantor)		
5. Address for correspondence of (tick appropriate box)	Residential Address	Office address
	<input type="checkbox"/>	<input type="checkbox"/>
		Permanent Address <input checked="" type="checkbox"/>
6. E-mail address	aparnatripathi007@gmail.com	
7. Date of birth (DD/MM/YYYY)	10 / 06 / 1980	07 / 07 / 1950
8. Age	<input type="checkbox"/> 29 Years <input type="checkbox"/> 4 Months	<input checked="" type="checkbox"/> 59 Years <input type="checkbox"/> 3 Months
9. Telephone Number (Office & Residence)	Office Residence 9412210292	Office Residence
10. Mobile No./Fax No.	9452492468 Fax No.	Fax No.
11. Sex	<input checked="" type="checkbox"/> M <input type="checkbox"/> F	<input checked="" type="checkbox"/> M <input type="checkbox"/> F
12. Marital Status (Please also tick Single if no living spouse)	<input checked="" type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input checked="" type="checkbox"/> Married
13. If Married whether spouse is earning	Yes/No	Yes/No
14. Residential Status (indicate date of permanent return, if any)	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI/PIO
15. Particulars of Identification Proof, Issue date, place, expiry date, etc. (Please indicate name of the document at (c), if any.	(a) <input type="checkbox"/> Voter ID No. (b) <input type="checkbox"/> Pass Port No. (c) <input checked="" type="checkbox"/> PAN AFMPT65R5L (d) <input type="checkbox"/>	(a) <input type="checkbox"/> Voter ID No. (b) <input type="checkbox"/> Pass Port No. (c) <input checked="" type="checkbox"/> PAN AACPT9793B (d) <input type="checkbox"/>
16. If you don't have PAN, reasons thereof		
17. LOCKER (Yes / No), particulars like name of Branch, locker No., etc. if yes		

Verified with Original

Asst. Manager/Dy Manager



Ac 20625129096

3. OTHER INFORMATION OF THE APPLICANTS / GUARANTOR / GUARANTOR

PARTICULARS	1st Applicant	Co applicant / Guarantor (if applicable)
1. (a) Belong to (tick appropriate box)	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input checked="" type="checkbox"/> GEN	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> GEN
1. (b) Please specify minority Status as notified by Govt. of India (if any)		
2. Number of dependents	Children <input type="checkbox"/> Others <input type="checkbox"/>	Children <input type="checkbox"/> Others <input type="checkbox"/>
3. Educational / Professional qualifications		
4. Copy of Form No. 16 enclosed	Yes / No	Yes / No
5. Present Residence status* - (tick appropriate head)	*Owned / Rented / Company provided / Parental	*Owned / Rented / Company provided / Parental
6. Length of Stay in the present residence (number of years)		

4. FINANCIAL/INCOME INFORMATION

PARTICULARS	1st Applicant			Co-Applicant/Guarantor (if applicable)		
1. Sources of Income (income proof) (Please tick and enclose supporting document)	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Employment Contract (in case of NRs/PIOs)	<input type="checkbox"/> Salary Certificate	<input type="checkbox"/> Income Tax Returns	<input type="checkbox"/> Employment Contract (in case of NRs/PIOs)
2. Month / Year / validity period of contract / employment						
3. Annual Gross Salary / Income	Monthly 22990 —					
4. Annual Net Salary / Income	Rs 22790 —					
5. Other Annual Income as per I. T. return indicate source)						
6. Annual Income as per I. T. Return						
7. Net Annual Income of the spouses less other EMI repayments if any						
8. Net Annual Income including spouses Income if any						

5. EMPLOYMENT DETAILS OF THE APPLICANTS/GUARANTOR (S). (Please enclose small profile in respect of Pvt. Cos.)

PARTICULARS	1st Applicant	Co-Applicant/Guarantor (if applicable)
1. Name of the Employer	Distt Judge HZN	
2. Name of the department	Judiciary	
3. Designation & Employee No. (if available)	Additional Civil Judge	
4. No. of employees in the Company		
5. Date of retirement		
6. If professional & Self-Employed	<input type="checkbox"/> Doctor/Computer Professional/Engineer/Architect <input type="checkbox"/> Chartered Accountant/Cost Accountant <input type="checkbox"/> Lawyer / Artist / Professional Sportsman / Businessman / Agriculturist / Contractor <input type="checkbox"/> Others	
7. No. of years in present employment (if current employment is less than 5 years, details of earlier employment going back to a period of 5 years be attached)		

6. LOAN REQUEST

	Purchase of New Car	Purchase of Old Car	Take over of Loan
Amount in Indian Rupees	Rs 594183 —		
Car Manufacturer	Chery		
Car Model	A80		
On-Road Cost of Vehicle (Rupees)	Amount (Rs.)	Sources of funds (Rupees)	Amount (Rs.)
Invoice value of Vehicle	555062	Amount already paid	
Cost of Insurance	15438	Margin	94188
Cost of Accessories Logiche	1307576	Others (specify)	
Road Tax & Ocroi (if applicable)	17127		
SBI Life Premium	—		
Total On-Road Cost of Vehicle	594188	LOAN APPLIED FOR	594188

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Request-127

7. DETAILS OF FINANCIAL WORTH OF THE APPLICANT (S)/GUARANTO				
PARTICULARS (Rs. In lacs)	1st Applicant			Co-Applicant
	Details (Account Number, Bank branch, etc.)*	Amount	Bank's assessment	Details*
1. Average Deposits in Bank in last 12 months <i>Rs. 2002512</i>	<i>2002512</i> <i>7096</i>	<i>74824</i>	<i>74824</i>	
2. Immovable property (details like S.No./Bldg No./tax receipts, etc)				
3. Current PF balance (Your contribution)				
4. Investment in NSCs/Share/Debentures/bonds, Mutual Fund, etc. (Current Market Value)				
5. Jewellery / gold Ornaments				
6. SBI Life /LIC/Postal life, etc				
7. Investment in various firms (your share), HUF share and Share in Associate Concern				
8. Total assets*				

8. ADDITIONAL DETAILS OF BANK ACCOUNTS OF ITEM NO. 8.1 ABOVE

Name of the a/c holder	Type of a/c	Name of Bank and branch	A/c Number
<i>Abhinav T. Jaiswal</i>	<i>SB</i>	<i>SBI Main Branch MZN</i>	<i>20025127096</i>

9. DETAILS OF EXISTING LOANS (FROM STATE BANK OF INDIA OR OTHER BANKS)

FIRST APPLICANT					
Purpose	Name of creditors- (Bank/NBFC/Employer- Name and a/c No. and date of sanction	Loan Amt (Rs. In lacs)	EMI	Mode of repayment	Regular or irregulars & Security charged (Details in Annexure)
1. Housing loan		<i>NO</i>			
2. Car loan					
3. PF Loan					
4. Personal and Others (Please specify)					
5. Total Liab. of 1st Applicant**					
6. NET Means (Total Assets - Total Liabilities)					
CO-APPLICANT/GUARANTOR (IF APPLICABLE)					
1. Housing loan		<i>NO</i>			
2. Car loan					
3. PF Loan					
4. Personal Loan					
5. Others loans (Please specify)					
6. Total Liab. of Co-applicant/Gua.**					
7. Net Means (Total Assets - Total Liabilities)					

10. PROPOSED / PREFERRED REPAYMENT

1. Repayment Cycle (Monthly, Quarterly or Half Yearly)	Check-Off PDC/SI/ECS/OTHERS	<i>PDC</i>
2. Please mention tenor in years & months		
Standing Instruction (SI)	Salary A/c & S.I. at Branch	Post Dated Cheques

11. PROCESSING FEE/ADVOCATE'S VALUER'S FEES DETAILS

Amount	Cheque No.	Dated	Drawee Bank /branch
		<i>Nil</i>	

12. REFERENCES (AT LEAST TWO) - NAME, ADDRESSES AND TELEPHONE NOS.

1. Mr. V.K. Mishra, A.D.J. MZN, T-IV-2, circular road, Judges colony - 9412210299
2. Mr. Sunil Chaud, A.C.J.M. MZN, T.C-13/25 Residential Building old planning, 9412210299

Original



Asst. Manager/Dy. Manager

13. GENERAL

1. Do you wish to be covered by SBI Life Group Insurance Policy? * Optional	<input type="checkbox"/>	<input type="checkbox"/>	2. If Yes, Whether one time premium will be paid by you or you would like to add the premium to Auto Loan?	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	No		I will pay the Premium	Please add the premium to Loan
2. Do you have existing relationship with SBI, if so, details of account and no. of years	> = 5 Years	> = 3 Years	> = 2 Years	> = 1 Years	> = 1 Years
3. Do you wish to open Savings Bank with SBI?					
4. Do you have any other Credit Card? If so, name(s) of the issuers(s).					
5. Any guarantee given to SBI/Other bank/HFC? if so, details.					
6. Other Connections with SBI.	1st Applicant		Co-applicant/Guarantor (if applicable)		
a) SBI CARD					
b) SBI MUTUAL FUND					
c) SBI LIFE					
d) OTHERS					

14. DOCUMENTS REQUIRED

<input type="checkbox"/>	Statement of Bank Account of Applicant (s) for last Twelve months.
<input type="checkbox"/>	Two Passport size photographs of Applicant(s)/Guarantor. (If applicable)
<input type="checkbox"/>	Signature identification from Bankers of Applicant (s)
<input type="checkbox"/>	Salary certificate & Form 16 of previous year (in case employed)
<input type="checkbox"/>	I.T. Returns with all enclosures for the last 2 years (3 years in respect of professional/self employed/businessman) (if I.T. Assessee) duly accepted by the ITO.
<input type="checkbox"/>	Proof of identification (Identity Card/Passport/Voter Identification Card/Driving Licence)
<input type="checkbox"/>	Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order etc. for applicant
<input type="checkbox"/>	Proof of Official Address for non-salaried individuals.
<input type="checkbox"/>	Tax Paid receipts etc. (Advance IT/Property Tax/Municipal Tax etc.)
<input type="checkbox"/>	Detailed cost Estimate/Valuation Report in case of used car.
	FOR SBI-NRI Car Loan Scheme (in addition to above)
<input type="checkbox"/>	Copy of passport including page containing visa stamping (Guarantor)
<input type="checkbox"/>	Copy of valid work permit/employment contract in english translation duly attested by employer/consulate/ambassy/our foreign office if in any other language (Guarantor)
<input type="checkbox"/>	Copy of continuous discharge certificate in respect merchant navy personnel (Guarantor)
<input type="checkbox"/>	Statement of overseas Bank Account of Guarantor for last six months reflecting salary/saving credits
<input type="checkbox"/>	Power of Attorney if applicable, in Bank's standard format duly stamped and notarized/attested by Indian Embassy/Consulate. (Guarantor)

15. DECLARATION

I/ We hereby apply for a loan from State Bank of India to the extent indicated in the Loan Request section of this application form. I/ We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and that they shall form the basis of any loan State Bank of India may decide to sanction to me/ us. I/ We confirm that I/ We have / had no insolvency proceedings against me/ us. Nor have, I/ We been adjudicated insolvent. I/ We further confirm that I/ We have read the terms and conditions and understood the contents therein. I/ We am/ are aware that if I/ We opt for loan at floating rates of interest, the Equated Monthly Instalment will comprise Principal and interest based on State Bank Advance Rate which is subject to change from time to time. I/We agree that State Bank of India is entitled to increase the rate of interest without variation of State Bank Advabce rate. I/We agree that the State Bank of India has the option to reduce or increase the EMI or even extend the repayment period, consequent upon such changes in rate of interest.

I/ We agree that State Bank of India may at its discretion conduct discreet inquiries in respect of this application. I/ We undertake to inform as to any change in my/ our occupation/ employment, residential/office address and to provide any further information that the Bank may require. State Bank of India will be at liberty to take such action as it may deem necessary if my/ our above statements are found to be untrue or any relevant information is withheld from the Bank. I/ We agree that state Bank of India shall have the sole discretion to reject/ reduce loan amount/ our loan application without assigning any reason thereof. I/ We further agree that my/ our loan transactions shall be governed by the rules of State Bank of India which may be in force from time to time. I also hereby give my consent to send the application to RACPC for sanction if in order and disbursement on sanction from RACPC or any Branch as per process prescribed by State Bank of India. I may carry out future transactions at the above mentioned Branch as Home Branch.

Anipathi
1st APPLICANTS SIGNATURE
 Place *Muzzafernagar*
 Date *10.10.09*

CO-APPLICANTS SIGNATURE
 Place _____
 Date _____

At Branch/ OS
 At RACPC (related to C
 Greetings req
 CIS organiza
 Date _____
 1. NMI/N
 2. Eligibl
 3. Total
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 5. Pern
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16. FOR OFFICE USE ONLY

At Branch/ OSF	Signature/s of the applicant/s obtained in our presence and verified and sent to RACPC on _____		Name & Signature (Branch/MPSF)	
A: RACPC (Data related to CIF Creation)	VIP Code (0 for No, 1 for Yes)	Customer Type- Personal public etc.	Relative Code (father/ spouse)	
Greetings required		Occupancy (home owner, tenant etc.)	Customer evaluation required	
CIS organization code		Segment Code	CIBIL Reference made	
Date _____			SIGNATURE OF THE APPRAISING OFFICER	

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17. OFFICE USE (BRANCHES)

1. NMI/NAL of Borrower	<i>Rs 22770</i>		
2. Eligible Loan Amount (NMIx30 or NALx2.5)	<i>Rs 683700</i>		
3. Total On-Road Cost of Vehicle	<i>Rs 594188</i>		
4. Margin Amount	<i>Rs 91188</i>	4(a). Margin Percentage	<i>15.8</i>
5. Permissible Amount (3-4)			
6. Loan Amount (Lower of Eligible or Permissible Amount)			

18. SECURITY DETAILS

7. Primary Security : Hypothecation of Vehicle	<i>hypothecation of vehicle</i>		
8. (a) Details of Guarantee of spouse/NRI			
9. Any other Reason :			
10. Repayment	EMI Payable from	Nov-11	No. of EMI <i>8370</i> EMI/NMI % <i>36.81</i>
11. Rate of Interest (linked to SBAR)			
12. Processing Charges :	Details of concession if any		
13. Service Fee Paid to Dealer :	<i>Yes</i>		
14. Details of Vehicle purchased :			
14. (a) Name of Dealer :	<i>Vasudhanti Automotz</i>		
14. (b) Manufacturer :	<i>Cherrytal</i>		
14. (c) Model :	<i>Auto B...</i>		
Concessions under Plus Scheme/Check-off	Scheme Name	<i>E-Zee Car Loan</i>	
Concessions under other dispensation	Reasons for Concession		
Concession (if any)			
Interest Rate			
Margin			
Processing Fee			

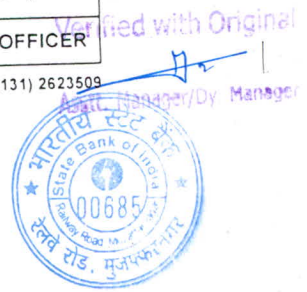
*Kim Alama, Tribhuvan Adhikari is Addl. Civil Judge Court No-3 in Distt. Court Meerut. Guarantee of her father Sh. Lal Chand Tribhuvan ADJ Meerut has been taken. No objection signed by her Resident & office (conducted) by me on 29/11/2009. I recommend this as loan of Rs 5,00,000/- plus five dec only. Recommended by *[Signature]* Chief Manager*

TLC Car Loan Sanctioned Rs 5,00,000/- (Business only)

SIGNATURE OF SANCTIONING OFFICER (PBD) *[Signature]* 06/11/2009

SIGNATURE OF SANCTIONING OFFICER *[Signature]*

Recommended by [Signature] 6.11.09



To be addressed to both 1st and 2nd applicant

Arrangement Letter

(For Financing two-wheelers/cars)

Request-127

STATE BANK OF INDIA

Muzaffarpur Branch

To,

Shri/Smt./Kum.

Muzina Tinkit

Date: 6/11/2009

Dear Sir,

Personal Segment advances :

Loan for purchase of..... AMCO Car

Term Loan of Rs. 5.00 lakhs

With reference to your application dated 10/10/2009 we hereby sanction you a Term Loan of Rs. 500000/-
(Rupees Five Lacs only) on the following terms and conditions :

1. **Purpose**

The loan is sanctioned to you for the purpose of purchase of..... AMCO Car

2. **Margin:** 15.8 %3. **Rate of Interest :****Fixed Rate of Interest :***

Interest on the loan will be charged at% p.a. on highest monthly reducing balance at monthly rests : In the event of a default in payment or any irregularity in account the Bank reserves the right to levy a higher rate of interest, as it deems fit.

Floating Rate of Interest :*

Interest on the will be charged at : 0.50 % p.a. over SBAR which is currently 11.75 % p.a. (The current effective rate being 11.25% p.a.) with monthly rests. The rate of interest is subject to revision from time to time and you shall be deemed to have notice of changes in the rate of interest whenever it is due to the changes in SBAR or without change in SBAR are displayed/notified at/by the branch/published in newspaper/made through entry of interest charged in the passbook/statement of account sent to you etc. and you are liable to pay such revised rate of interest. The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate. In the event of a default in payment or any irregularity in account the Bank reserves the right to levy a higher rate of interest as it deems fit.

Without prejudice to the Bank's other rights and remedies the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof or for any default or irregularity on th 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.

F. D. 1
D. 1

Anipathi



Verified with Original

Branch Manager

4. **Repayment :**

The loan is to be repaid in Equated Monthly Instalment of Rs. each till the entire loan with the interest is fully repaid. The first instalment commences from the month following the month of purchase of abovesaid article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheques should be dated prior to the 7th of every month.

5. **Prepayment Charges :**

The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues if.

- I. The loan is taken over by any other bank/financial institution.
or
- II. the loan is repaid before expiry of half of the agreed repayment period.
or
- III. partial repayment is being made in the first year.

6. **Security :**

The loan will be secured by :

- (a) Hypothecation of the aforesaid consumer durable item(s)/two wheeler/car/jeep 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 vehicle. You will also be required to furnish a copy of the Registration Book for Bank's record after recording of Bank's hypothecation charge therein by the RTO.
- (b) Third party guarantee of the spouse.*
- (c) Third party guarantee of.....*
- (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.

[Handwritten Signature]

[Handwritten Signature]

10. Processing charges :

Processing charges of Rs. (Rs. only) are payable immediately.

Request-127

11. Disbursement :

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

.....
.....

Borrower(s) Ajipathi
Date 6/11/2009

Terms and conditions of the loan are noted

.....
.....

Guarantor(s) F. Ajacat
Date 6/11/2009

(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 both borrower and guarantor and is to be retained with the document).

Verified with Original
Manager



A