

2381

Request-98

From,

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

To,

The District Judge,
Faizabad.

122
11

No. 5148/IV-3675/Admin (A-4) / Dated 24-04-19

Subject:-Information regarding purchase of new Ford Ecosport car by Smt. Pragya Singh-I, Additional Chief Judicial Magistrate, Faizabad.

Sir,

With reference to your endt. no. 1211/I-29-16 dated 26.02.2019 on the above subject, I have to say that Smt. Pragya Singh-I, Additional Chief Judicial Magistrate, Faizabad may kindly be asked to furnish following details/informations/papers for taking further necessary action in the matter:

1. Details of his earlier purchases as per point 3 of Court's C.L. no. 25/ Admin (A) dated 13.07.1998.
2. Copy of 'Sale Invoice' of the purchased car.
3. Complete & attested copy of passbook of her S.B. A/c of atleast one preceding year by indicating the particular entry/entries of payment(s) made against purchase of car and by disclosing the source of money deposited/credited in case any such credit exceeds the amount of her one month's salary.

Yours faithfully

R.P.
4/4/2019

Deputy Registrar(M)

D.R. (M)
May issue?
M
03/04/19
R.O.
03.04.19
AR

123
11

No. 5149 / IV- 3675/ Admin (A-4) / Dated 24-04-19

Copy forwarded for information & necessary action to Smt. Pragya Singh-I, Additional Chief Judicial Magistrate, Faizabad.

R.P.
4/4/2019
Deputy Registrar(M)

21/2/19
27.2.19

Request 98

From,
Pragya Singh-I,
Add.Chief Judicial Magistrate-I
Faizabad.

To,
The Registrar General,
Hon'ble High Court of Judicature at Allahabad

Through,
The District Judge
Faizabad.

Reg No
File No
Jal No
Bind
1.4.19
4.2.16
171
A
8.3.19

Subject: furnishing information with reference to letter no 932/IV-3675/admin(A) dated 22.01.19 according to C.L No.25/Admin(A) dated 13.07.1998.

Sir,
kindly take reference of your above mentioned letter whereby I was directed to furnish information regarding purchase of my new car. The details as per circular are mentioned below in serial order:-

1. Date of joining of service- 12.05.09.
2. Present gross salary- 1,22,206/-
Take home salary- 99,721/-
3. Nil
4. N.A.
5. (i) Loan taken from State Bank of India, Kaushalpur Branch, Faizabad.
(ii) Amount of loan- 700,000/- Seven lakh only.
(iii) mode of repayment - salary.
(iv) period of deduction - 7 yrs.
(v) Amount of installment - 11,494.6/- Eleven thousand four hundred and ninety four rupees and sixty paise.
6. N.A.
7. Detail of movable property: Ford Ecosport-Titanium
Registration no. UP42AS 7773
Car price- 9,99,990/- Nine lakh ninety nine thousand nine hundred and ninety only.
8. Narain Ford / Main branch K.N. Motors, 4 shahnajaf road Lucknow.
Bypass, Sahadatganj
Faizabad, Uttar Pradesh
9. Yes
10. No
- 11- Car price- 9,99,990/-
Loan Amount-7,00,000/-
Salary- 299,990/-
Loan Account no. 37887192370

1450
20.2.19

1/3/19
27/2/19

562

DR (RR) Admin
SO Admin AG
Rd
1/3/2019
Dr

5
DR CM
we

27 FEB 2019

Administrative Office Distt. Judge
Faizabad
Letter No. 1211/1-29-16
Date: 26-02-2019
Forwarded 26.2.19

P. Singh
26/02/19
Pragya Singh-I
Add.Chief Judicial Magistrate-I
Faizabad.
I-D-1653

District Judge Faizabad Annexure:-
26.2.19
(i) Photocopy of Loan agreement.
(ii) Photocopy of passbook and transaction statement.
(iii) Photocopy of Registration Certificate.

Mrs. Mumun
MA
24.19

Request-98

Application ID - 12873940

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

PRAGYA SINGH
T-IV/8 FIRST FLOOR, JUDGE COLONY CIVIL LINE, FAIZABAD
UTTAR PRADESH - 224001

Ref No:

Date:

Dear Sir/Madam,

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

Loan for purchase of 1.5 ECOSPORT TITANIUM Term Loan of Rs. 700000/-

With reference to your application dated 14/08/2018, we hereby sanction you a Term Loan of Rs. 700000 /-(Rupees Seven Lakhs Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of FORD , ECOSPORT ,2018.

2.Margin : 29.99%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at % p.a., on daily reducing balance at monthly rests which is % above the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a. The rate of interest viz, % p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where floating rate of interest is applicable)

***FLOATING RATE OF INTEREST**

18 August 2018

Request-98

Interest on the loan will be charged at 1.4% p.a. over the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.25% p.a., the current effective rate being 9.65% p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of One Year from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

4. Repayment :

The Loan is to be repaid in Equated Monthly Installments of Rs. 11494.6/- 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. :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.

b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

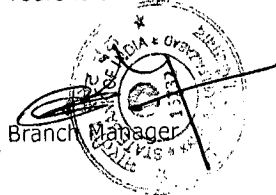
10. Processing charges:

Processing charges of Rs4130 (Rupees Four Thousand One Hundred Thirty 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

PRAGYA SINGH
T-IV/8 FIRST FLOOR, JUDGE COLONY CIVIL LINE, FAIZABAD
UTTAR PRADESH - 224001

Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialled by the Bank. All pages of the copy returned by the borrower are required to be signed by borrower and is to be retained with the document.)

LOS Application ID - 12873940

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Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustme	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 off
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/Husbandof
coll = Collection	lon/ln = 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

Savings Bank Account

CIF No : 85474420321
Account No : 20028045690
Customer Name: PRAGYA SINGH

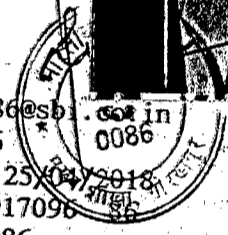
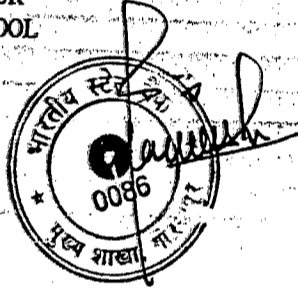
GORAKHPUR
BANK ROAD



S/D/W/H/o: DEEPAK KUMAR PANDEY
Address: HOUSE NO. 235 B, BILANDPUR
NEAR ST. JOHN PUBLIC SCHOOL
GORAKHPUR-273001

Phone: 2338360
Email: sbi.00086@sbi.co.in
Branch Code: 86
Date of Issue: 25/04/2018
25/04/2018 3917096
IFSC: SBIN0000086
MICR: 273002001
CONTINUATION

Phone:
Email:
D.O.B. (If Minor):
MOP.: SINGLE
Nom. Reg. No.: 0000000014199624



HELP LINE 100112211

self Attested
P. Singh

Request-98

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	425378.00Cr
05.08.18	ATM CASH 7365 KANDHAR BAZAR FAI		10000.00		415378.00Cr
05.08.18	ATM CASH 7366 KANDHAR BAZAR FAI		10000.00		405378.00Cr
06.08.18	NEFT*RBISOGOUPEP*RB12191819268834*FAIZAB			23595.00	428973.00Cr
07.08.18	OTHPDS955678 ANAZON SELLER SERVIC		551.80		428421.20Cr
07/08/2018	855678				
12.08.18	OTHPDS541002 NSM*CHOTIHALA DEPARTME		939.00		427482.20Cr
12/08/2018	541002				
15.08.18	ATM CASH 82271 CIVIL LINES FAIZABAD UPFA		10000.00		417482.20Cr
15.08.18	ATM CASH 82271 CIVIL LINES FAIZABAD UPFA		5000.00		412482.20Cr
18.08.18	18069226825 ITD TAX REFUND AY 18-19 PAM			310.00	412792.20Cr
20.08.18	DEPOSIT BY TRANSFER			700000.00	1112792.20Cr
20.08.18	TRANSFER FROM Mrs. PRAGYA SINGH				
20.08.18	PROCESSING FEES		4130.00		1108662.20Cr
20.08.18	TRANSFER TO Mrs. PRAGYA SINGH				
037887192370					
20.08.18	NEFT UTR NO: SBIN918232849517	780579	999929.50		108732.70Cr
	KOTAK MAHINDRA BANK				
	KN MOTORS PYT LTD				
26.08.18	Rakshabandhan			5001.00	113733.70Cr
	TRANSFER FROM Mr. ANUP SINGH				
28.08.18	NEFT*RBISOGOUPEP*RB12411822378857*FAIZAB			101268.00	215001.70Cr
29.08.18	ATM CASH 82410 DARSHAN ENCLAVE BR FA		10000.00		205001.70Cr
01.09.18	NEFT*RBISOGOUPEP*RB12441822620486*FAIZAB			94744.00	299745.70Cr
02.09.18	OTHPDS373556 PARAM DRESSES REKABE		2888.00		296945.70Cr
02/09/2018	373556				
03.09.18	OTHPDS474664 TANISHO RIKABE		6706.00		290239.70Cr
03/09/2018	474664				
04.09.18	ATM CASH 9114 SBI NAHARBAGH FAI		20000.00		270239.70Cr
				Carried Forward	290239.70Cr

Self Attested
P. Singh

GOVERNMENT OF UTTAR PRADESH

Transport Department Faizabad

FORM 23

CERTIFICATE OF REGISTRATION



Request-98

Registration No : UP42AS7773 Registration Date : 14-Sep-2018
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW/TMP
 Dealer's Name & Address : K.N. MOTORS, 4, SHAHNAJAF ROAD,, LUCKNOW, -
 Owner Name : MRS PRAGYA SINGH Son/wife/daughter of : D K-PANDEY
 Full Address: (Permanent) : TYPE IV/8 FIRST FLOOR JUDGE COLONY, CIVIL LINE, FAIZABAD, UTTAR PRADESH-224001
 Full Address: (Temporary) : TYPE IV/8 FIRST FLOOR JUDGE COLONY, CIVIL LINE, FAIZABAD-UTTAR PRADESH-224001
 Fitness UpTo : 13-Sep-2033 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE IV
 Maker's Name : FORD INDIA PVT LTD
 Front HSRP No :
 Type of Body : RIGID Rear HSRP No :
 No of Cylinders : 4 Month/Year of Manuf. : 07/2018
 Engine No : JM45955 Chassis No : MAJAXXMRKAJM45955
 Horse Power(BHP) : 98.89 Fuel : DIESEL
 Maker's Classification : ECOSPORT 1.5(D) TITANIUM Wheel base : 2519
 MT
 Seating Cap(in all) : 5 Standing Cap : 0
 Steer Cap : 0 Unladen Wt (kgs) : 1300
 Colour : DIAMONDWHITE Laden/GV Wt (kgs) : 1690
 Other Criteria : AC Fitted : YES

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

Entry Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
c) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of SBI, KAUSHALPURI, Faizabad, Uttar Pradesh-224001 w.e.f. 21-Aug-2018.

Purchase dt. : 16-Aug-2018 Sale Amt : 999900/-
 O.T Date : 16-Aug-2018 Amount/Rcpt No : 79992 / UP42D18080001518
 Tax UpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 14-Sep-2018

Other State/Transfer/Conversion Details
 Previous Owner :
 O'd State :
 Transfer Date :
 Previous RegNo :
 Entry Date :
 Conversion Date :

Date : 14-Sep-2018 15:33:26

Registration Particulars / Advance Registration Mark Fee Details



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