

68 Page  
Cm-2503

Request-98  
29.3.11

138

6954

From,

Gulab Singh,  
Addl. District & Sessions Judge,  
Hamirpur.

IV/2503  
162

3/11/11

To,

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

14-7-11

14-7-11

Through : Hon'ble District Judge,  
Hamirpur.

Seen by Hon'ble M.J.  
Mustafa, J. on 29.7.11

Subject :- Information regarding purchase of new car TATA INDIGO  
MANZA Safire AURO+.

Hon'ble Sir,

Most respectfully I beg to submit that I purchased a TATA INDIGO

MANZA Safire AURO+ Car No. UP 91 E 1101.

This information is being submitted to your honour in pursuance of C.L.

No. 25 Admin (A) dated July 13, 1998 for kind information of the Hon'ble Court.

With regards.

Enclosure Photocopies

Yours faithfully,

1. Invoice of Car
2. Certificate of Bank S.B.I. Hamirpur.
3. Loan A/C No. 31624666631 S.B.I. Hamirpur.
4. Saving A/C No.10892403838 S.B.I. Hamirpur.
5. Receipt of Demand Draft and Delivery,  
Goldrush Sales and Services Ltd. 19 Ashok Marg, Lucknow.
6. Insurance of Car.
7. Certificate of Registration of Car.
8. Arrangement letter S.B.I. Hamirpur.

(Gulab Singh)  
Addl. District & Sessions Judge  
Hamirpur.

24/3/11

OFFICE OF THE DISTRICT JUDGE, HAMIRPUR.

No. 436 /I-12-2009

Dated : March 24, 2011

Forwarded to the Registrar General, High Court of Judicature at Allahabad.

District Judge,  
Hamirpur.

District Judge  
Hamirpur (U.P.)

1216  
3-11

S.O. Ad H  
This serial of file  
no. II-2503 is  
put up with file  
no. II-3503.  
Pl. put up with  
correct file.  
11-7-11  
11-7-11

1417  
S.O. Adm 14/A  
29.3.11  
DR(M)  
29-3-11

A.K.S.  
11-7-11

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JRCM

with encl 67 Page

29 MAR 2011

A.K.S.  
15-7-11

**Information regarding purchasing of new car in compliance of C.L. No. 25/Admin (A) dated 13.07.1998.**

1. Dated of joining of service. : 15.10.1990
2. Present grass salary and take home salary. : 80,635/-  
63,235/-
3. Details of purchase (movable property) exceeding to value Rs. 10,000/- and immovable property made by him earlier with complete details, date of purchase amount spent etc. : No. *Request-98*
4. If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid, namely, the number of installments, its amount and till what date the deduction will be made etc. : No.
5. If any loan taken from bank, details of amount made of repayment, period of deduction, number and amount of installment etc. : Car Loan of Rs. 5,50,000/- (Rs. Five Lakhs Fifty Thousand only) from S.B.I. Hamirpur for a period of Seven years to be paid in Eighty Four (84) installments of Rs. 8650/- (Rs. Eight Thousand Six Hundred Fifty Rupees only) per installment.
6. Regarding purchase of a second hand car name of the vehicle its model, cost price etc. date of first purchase (Month and year) of vehicle from car dealer to the first purchase and a copy of the insurance policy showing the amount for which the vehicle insured prior to its purchase by the officer. : Not Applicable.
7. Details of property (Area of plot, locality, city, District if buildings are flat then its size. : Not Applicable.
8. Name and full address of the dealer seller. : Goldrush Sales and Services Ltd. 19 Ashok Marg, Lucknow.
9. Whether the dealer is regular and reputed one. : Yes.
10. Whether the Judicial Officer is related to the seller in anyway and whether any case against the seller is pending in or decided by the Judicial Officer. : No.
11. Details of Source of the amount with paper in support thereof. : 1. Bank Loan.  
2. Amount of salary deposited in my SBI Saving Account No. 10892403838 Hamirpur.

*Gulab Singh*  
(Gulab Singh)

**Addl. District and Sessions Judge  
Hamirpur.**

Request-98

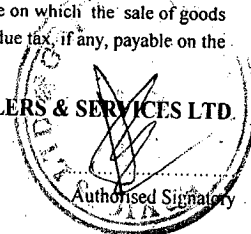
Retail Invoice			
To,		Dated 14/02/2011	
MR.GULAB SINGH		CRN	CR01-11-1111514182090
J-15 JUDGES COLONY		INVOICE NO.	Goldru-R-1011-01835
HAMIRPUR, Uttar Pradesh india		Customer P.O.No.-	
Pin 226001		Order No.	MR.GULAB SINGH
A/C Code 1-5AF8VRE		Order No.	SO-Goldru-1011-03184
Hypothecation STATE BANK OF INDIA, HAMIRPUR		Delivery At	Showroom
LK-0331284 W.E.F.27/07/1990.		LK-5186330 W.E.F.27/07/1990	
Particulars	QTY	Unit Price(Rs.)	Amount(Rs.)
Product Code.(28747725AFPR) - TATA INDIGO MANIA Safire AURA+, Petrol version car with H.V.A.C. Unit, Power Steering, CD Player,DAB+PAB+ABS 1368 CC 16 V Safire90 (90 PS) (Bharat Stage IV) Petrol Engine,Transaxle, 5 Nos. Wheel Rims, 5 Nos.185/60 R15Radial Tubeless Tyres.2520 mm W.B	1	556,471.62	556,471.62
Net Unit Price:			556,471.62
Total Tax :			80,688.38
Gross Total :			637,160.00
Adjustment Amount:			0.00
Grand Total :			637,160.00
Rupees SIX LAC THIRTY SEVEN THOUSAND ONE HUNDRED SIXTY ONLY.			
Colour	INFINITY_BLACK	Chassis No.	MAT613281ALH27620
Name		Engine No	323B6600-7070216
Vat		Tax Rtae %	Tax Amount
		12.50%	69,558.95
ADDITIONAL TAX		2%	11,129.43

**Terms & Conditions**

**E. & O.E.**

- 1) Above prices are current ex-showroom prices. Buyers will have to pay prices prevailing at the time of delivery.
- 2) Optionals, accessories, Insurance, Registration, Taxes, Octroi levies etc. will be charged extra as applicable.
- 3) Prices are for current specifications and are subject to change without notice
- 4) Prices and additional charges as above will have to be paid completely, to conclude the sales.
- 5) Payments by Cheques/Demand Drafts may be in favor of **GOLDRUSH SALES & SERVICES LTD**. Payable at **LUCKNOW**
- 6) Acceptance of advances / deposits by the seller is merely an indication of an intention to sell and does not result into a contract of sale.
- 7) All disputes arising between the parties hereto shall be referred to arbitration according to the arbitration laws of authority
- 8) Only the courts of **LUCKNOW** shall have jurisdiction in any proceeding relating to this contract.
- 9) The company shall not be liable due to any prevention, hindrance, or delay in manufacture, delivery of vehicles or accessories/Optionals due to shortage of material, strike, riot, civil commotion, accident, machinery breakdown, government policies, acts -  
-- of god and nature, and all events beyond the control, of the company
- 10) The seller shall have a general lien on the goods for all moneys due to seller from the buyer on account of this, or other transaction.
- 11) Taxes as applicable.
- 12) I/We hereby certify that my/our Registration Certificates Under the UP State Value Added Tax Act, 2002 is in force on the date on which the sale of goods "tax invoice" has been effected by me/us and it shall be accounted for in the turnover of sales while filing of return and the due tax, if any, payable on the sale has been paid or shall be paid

For **GOLDRUSH SALES & SERVICES LTD**



**Goldrush Sales & Services Ltd.**

SALES :  
19, Ashok Marg, Lucknow  
Ph. : 2283821-822, 2230899  
Fax : 0522-2230427

SALES :  
Gopal Plaza,  
Opp. HAL, Faizabad Road,  
Lucknow. Ph. : 2353581, 2353582  
E-mail : sysadmin@golldrushindia.com

SERVICE ● SPARE  
Opp. SBI, Ismailganj, Lucknow  
Ph. : 2721352, 2721353  
Fax : 0522-2721477



भारतीय स्टेट बैंक  
State Bank of India

हमीरपुर (3090) 0080

Tel: HAMIRPUR (U.P.) P. No. 06282) 222

Fax:


E-mail:

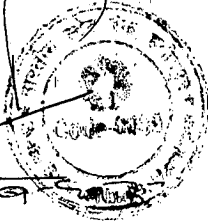
Date: 22.3.2011

Ref. No.: 29/22

उससे जिससे सम्बन्धित है

प्रमाणित किया जाता है कि गुमाव सिंह  
अपर जिला जज हमीरपुर ने हमारी शाखा  
से कार (मग) खरीदने हेतु दि. 11.2.11  
को रु. 550000/- (पाँच लाख पचास हजार मात्र)  
का मग लिया है। उपरोक्त मग की अदाकारी  
> वर्ष (84 महीने बिस्ता) में होगी एवं  
प्रति मास किराने की धनराशि रु 8650/- है।

  
श्री. ज. क. शर्मा



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LOAN PASSBOOK भारतीय स्टेट बैंक  
CIF No : 00717109033  
Account No : 31624666631  
Customer Name: Mr. GULAB SINGH



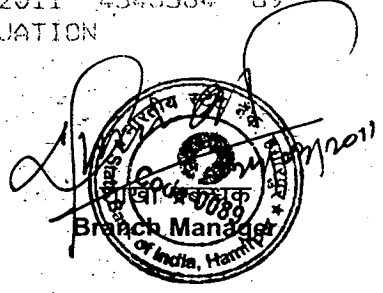
HAMIRPUR State Bank of India  
BANK ROAD, NEAR BUS STAND

S/D/W/H/o:  
Address: A. D. J RESIDENCE

HAMIRPUR  
Phone: 0  
Email:  
D.O.B. (If Minor):  
MOP.:  
Nom. Reg. No.:  
Nomination Name:



Phone: 222555  
Email: SBI.00089@SBI.CO.IN  
Branch Code: 89  
Date of Issue: 22/03/2011  
22/03/2011 4543564 89  
CONTINUATION



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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 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/Husband of
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)

State Bank of India

भारतीय स्टेट बैंक

Savings Bank Account

CIF No : 80717109033

Account No : 10892403838

Customer Name: SRI GULAB SINGH

S/D/W/H/o:

Address: A.D.J.

KANNAUJ

KANNAUJ

Phone: 0

Email:

D.O.B. (If Minor):

MOP: SINGLE

Nom: Reg. No.:

Nomination Name:

HAMIRPUR (U.P.)

BANK ROAD, NEAR BUS STAND



Phone: 222555

Email: SBI.00089@SBI.CO.IN

Branch Code: 89

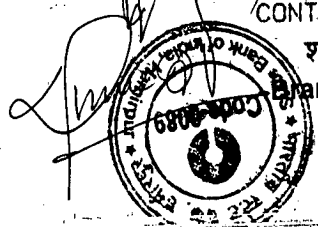
Date of Issue: 23/12/2010

23/12/2010 5906911 89

CONTINUATION

शाखा प्रबंधक

Branch Manager



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DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE	INITIALS
				Brought Forward	5500.00Dr	
	( Control: 6598005 89 31624666631 24/03/11)					
10/02/11	PROC CAR LOAN		2750.00		2750.00Dr	
11/02/11	SS ADVANCE		547250.00		550000.00Dr	
28/02/11	BPI CAPITALISED		2171.00		552171.00Dr	
Uncl Bal:	0.00	Clr Bal:	552171.00	Dr;		

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DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE	INITIALS
				Brought Forward	234755.00Cr	
	UnCon Bal: 05006911C89					
	00892203838.00/C2/+MOD BAL:			234755.00Cr		
23/12/10	STDR30478099977 CLOS			292918.00	527673.00Cr	
	TRF FRM GULAB SING					
23/12/10	STDR31354011816 CLOS			272707.00	800380.00Cr	
	TRF FRM GULAB SING					
23/12/10	TR STDR31553312953		450000.00		350380.00Cr	
	TRF TO GULAB SINGH					
23/12/10	TR STDR31553315080		325000.00		25380.00Cr	
	TRF TO GULAB SINGH					
	Uncl Bal: 0.00					
	Clr Bal: 25380.00					
	Cr: +MOD BAL: 25380.00Cr					
	(Control: 6598005 89 10892403838 04/03/11)					
27/12/10	AMT TR IN A/C 108924			2000.00	27380.00Cr	

	TRF FRM Mr. MOHD. PA					
29/12/10	CREDIT	41253		21000.00	48380.00Cr	
29/12/10	DEBIT		110.00		48270.00Cr	
31/12/10	INTEREST CREDIT			2287.00	50557.00Cr	
01/01/11	ATM 4603 SBI KINGS		5000.00		45557.00Cr	
01/01/11	ATM 4604 SBI KINGS		6000.00		39557.00Cr	
05/01/11	CH.716300			63235.00	102792.00Cr	
	TRF FRM STATE GOVT A					
05/01/11	CH.716253			528.00	103320.00Cr	
	TRF FRM STATE GOVT A					
09/01/11	ATM 7089 SBI KINGS		6000.00		97320.00Cr	
17/01/11	ATM 9338 SBI KINGS		5000.00		92320.00Cr	
21/01/11	ATM 1793 SBI HAMIRP		3000.00		89320.00Cr	
23/01/11	ATM 2278 SBI HAMIRP		2000.00		87320.00Cr	
24/01/11	TR30728888279	228457	50000.00		37320.00Cr	
				Carried Forward	37320.00Cr	



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DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE	INITIALS
				Brought Forward	37320.00Cr	
( Control: 6598005 89 10892403838 04/03/11)						
28/01/11	CASH WDL SELF		11000.00		26320.00Cr	
31/01/11	CH. 717652			59842.00	86162.00Cr	
	TRF FRM STATE GOVT A					
03/02/11	CH. 717882			50235.00	136397.00Cr	
	TRF FRM STATE GOVT A					
03/02/11	ATM 5086 SBI HAMIRP		7000.00		129397.00Cr	
06/02/11	ATM 5352 SBI KINGS		5000.00		124397.00Cr	
11/02/11	DEBIT		✓66397.00		58000.00Cr ✓	
14/02/11	ATM 8984 SBI GHATA		5000.00		53000.00Cr	
17/02/11	ATM 8493 SBI HAMIRP		6000.00		47000.00Cr	
21/02/11	ATM 9847 SBI HAMIRP		3000.00		44000.00Cr	
26/02/11	TR30228036106/11771		12000.00		32000.00Cr	

04/03/11 CASH WDL SELF 6000.00 26000.00Cr  
 Uncl Bal: 0.00 Clr Bal: 26000.00 Cr; +MOD BAL: 26000.00Cr

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GOLDRUSH SALES & SERVICES LTD.  
19, ASHOK MARG,  
LUCKNOW

BANK RECEIPTS Voucher

No. : GRSS/10-11/2353

Dated : 14 Feb 2011

Particulars	Amount
Account :	
GULAB SINGH S/O MR SHIV BALAK SINGH	6,12,115.00
New Ref GRSS/10-11/2353 6,12,115.00 Cr	

Through :

State Bank of India-30726858279

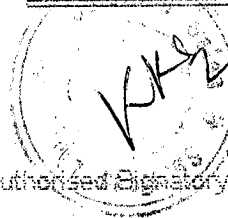
On Account of :

Ch. No. : 563545 DTD: 11.02.11 OF SBI FOR  
INDIGO MANZA AURA+BF

Amount (in words) :

Rs. Six Lakh Twelve Thousand One Hundred Fifteen  
Only

6,12,115.00



Authorized Signatory

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Request-90



ICICI Lombard General Insurance Company Ltd  
 Head Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai-400051

Private Car Package Policy - CERTIFICATE CUM POLICY SCHEDULE  
 Certificate cum Policy No: 3001/TM300008/00/000

Policy Issuing Office Code: 20901      Policy Issuing Office Address: Zenith House, Keshavarao Khade Marg, Mahalaxmi, Mumbai, Maharashtra-400034 Telephone: 26531414  
 Broker Code: 200148776559      Broker Name: TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD  
 Broker Telephone No: 91      Intermediary Code: 201617538280  
 Period of Insurance: From 13.38 14/02/2011 To 13/02/2012 Midnight      RTO Location: HAMIRPUR - UP  
 Insured Name: MR GULAB SINGH      Policy Issued On: 14.02/2011  
 Insured Address: J-15, JUDGES COLONY, HAMIRPUR, HAMIRPUR, HAMIRPUR, UTTAR PRADESH. PIN - 210301, Mobile - 9453019088  
 Hypothecated With: State Bank Of India - HAMIRPUR

Registration Number	Trailer Registration Number	Make	Model	Type of body	Built Type	CC	GVW	Additional GVW	Mfg Year	Seating Capacity	Chassis Number	Trailer Chassis Number	Engine Number
NEW	NA	TATA MOTORS	INDIGO MANZA AURA SAFIRE90 BS-IV	Saloon	NA	1368	0	0	2011	5	ALH27620	NA	7070216
Vehicle's Ex-Showroom Price IDV	Trailer	Non-Electrical Accessories	Electrical/Electronic Accessories	CNG/LPG Unit	Retrofittings	Total Value							
614802	0	0	0	0	0	614,802.00							

Own Damage(A)

Liability(B)

Basic Own Damage	19,618.00	Basic Third Party Liability	800.00
Other Discount	3,924.00	Total	800.00
		Add	
		Paid Driver (Endt. IMT-28)	25.00
		PA Cover For Owner-Driver OF Rs. 2,00,000.00	100.00
		Sub Total(Additions) :	125.00
Total Own Damage Premium	15,694.00	Total Liability Premium	925.00
		Total Package Premium (A+B)	16,619.00
		Net Premium	16,619.00
		Service Tax including cess	1,712.00
		Total Premium	18,331.00

\*\*\* All Premium figures are in Rupees

Geographical Area: India Compulsory deductibles - 500.00

LIMITS OF LIABILITY :

(a) Under Section II - 1 (i) of the policy -- Death of or bodily injury : Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988  
 (b) Under Section II - 1 (ii) of the policy -- Damage to Third Party Property Rs 750,000.00 ; PA Cover for Owner-Driver under section III - C Si Rs. 2,00,000.00 ; Voluntary Deductible Rs. 0.00

LIMITATIONS AS TO USE: The policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods (other than samples or personal luggage), Organized racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade

DRIVER'S CLAUSES: 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

Subject to IMT Endorsement Nos. & Memorandum printed herein / attached hereto - 7,22,28

Under Hire Purchase/Hypothecation/Lease Agreement with : State Bank Of India

Premium Collection Details :- [Collection No + Amount + Receipt Date] 1000294392 + Rs 18,331.00 + 14/02/2011

Received with thanks from MR GULAB SINGH an amount of Rs. 18,331.00 towards Insurance Premium. Consolidated Stamp Duty Paid

WARNING THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED "AB-INITIO"

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter XXI of M.V. Act 1988

Service Tax : GIS MUMBAI-1 1528 / 2001  
 Registration No :  
 Insurance Company :  
 PAN No :  
 Service Tax Code : AAAC17904GST001  
 Number :  
 Category : General Insurance Business Services - 60440005  
 Stamp duty Challan No. : 28125

For ICICI Lombard General Insurance Company Ltd  
 Duly Constituted Attorney(s)

Dealer Name: GOLDRUSH SALES AND SERVICES LTD. (LUCKNOW)

In Witness whereof this Policy has been signed at LUCKNOW this 14 day of February of 2011, 01:42:17 PM.

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

Please call Toll Free No. 1800-209-7979 for all Insurance Related Assistance



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Request-90

TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

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

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

ASSISTANT REGIONAL TRANSPORT OFFICE, HAMIRPUR

<b>Registration Number</b> (पंजीकरण संख्या)	UP91E 1101	<b>Registration Date</b> (पंजी. तिथि)	10-Mar-2011
<b>Owner's Name &amp; Address</b> (वाहन स्वामी का नाम एवं पता)	SRI GULAB SINGH Son/wife/daughter of: SHIV BALAK SINGH Full Address: J-15, JUDGES COLONY (Permanent) HAMIRPUR - Full Address: J-15, JUDGES COLONY (Current) HAMIRPUR -	<b>Owner's Serial</b> (वाहन स्वामी क्रमांक)	1
<b>Dealer's Name &amp; Address</b> (विक्रेता का नाम)	OTHER	<b>Manufacturing Year</b> (निर्माण का वर्ष)	2010
<b>Vehicle Class</b> (श्रेणी)	L.M.V. (CAR)	<b>No. of Cylinders</b> (सिलिंडर की संख्या)	4
<b>Chassis Number</b> (चेसिस संख्या)	MAT613281ALH27620	<b>Unladen Weight</b> (खाली भार)	1210 kgs
<b>Engine Number</b> (इंजन संख्या)	323B66007070216	<b>Laden Weight</b> (भरा हुआ भार)	1500 kgs
<b>Type of Body</b> (बाडी का प्रकार)	SALOON	<b>Seating Capacity</b> (सीट क्षमता)	5 (including driver)
<b>Maker's Name</b> (निर्माता का नाम)	MANZA AURA+ SAFIRE90	<b>Colour</b> (रंग)	I. BLACK
<b>HP / Lease Agreement with</b> (हाइपोथेक/लीज समझौता किससे)	TATA MOTORS LTD. S.B.I. HAMIRPUR HAMIRPUR, 14-Feb-2011	<b>Horse Power</b> (अश्व शक्ति)	1363 HP / 1363 CC
<b>Description and Size of Tyres</b> (टायरों का विवरण एवं आकार)		<b>Fuel Used</b> (ईंधन)	PETROL
(a) Front Axle (फ्रन्ट एक्सल)		<b>Tax paid upto</b> (कर भुगतान)	Life Time
(b) Rear Axle (रियर एक्सल)		<b>Tax Rate</b> (कर दर)	Life Time (RT- IRs. 44602/-)
(c) Any other Axle (अन्य कोई एक्सल)		<b>Fitness Valid upto</b> (पंजीयन की वैधता)	09-Mar-2026
(d) Tandem Axle (टेन्डम एक्सल)		<b>Wheel Base</b> (व्हील बेस)	0

Vehicle Registered Against TEMPORARY REGISTERED VEHICLE Case

Entered By: 16-Mar-2011

Sr. No. RC.-F-0857399  
(क्र.सं.)

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



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3162466631

# State Bank of India

## Presents

# CAR LOAN SCHEME

(To be used for Vehicle Loan also)



Name : Gulab Singh

Address : ADJ  
Hamirpur

Office/Shop : .....

Phone : ..... Mobile : .....

**Loan For Car / Two Wheeler / Vehicle**

Amount Sanctioned Rs. 550000 / Date 10.2.2011

EMI 850 with @ Intt. 8 Monthly

Branch Hamirpur

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Annexure- Car I

### CAR / 2 WHEELAR LOAN

STATE BANK OF INDIA

BRANCH

1. CAR LOAN APPLICATION FOR INDIVIDUALS & OTHERS (INCLUDING UNDER NRI CAR LOAN SCHEME)

(PLEASE COMPLETE ALL PARTICULARS IN BLOCK LETTERS AND TICK)

CIF NO.(FOR OFFICE USE)

ACCOUNT NUMBER (FOR OFFICE USE)



Signature of Applicant

Photograph of Co-applicant/Guarantor (if applicable)

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

FIRST NAME MIDDLE NAME SURNAME

Name in full - Applicant

Gulab Singh

Name in full - Co-applicant/Guarantor

Relationship of Guarantor with applicant

1st Applicant

Co-applicant/Guarantor (if applicable)

1. Detailed Residential Address (House No., Road Name, Locality, City, PIN, District, State)

J 15 5201 नमो नगर एन/ए

2. Office Address (House No., Road Name, Locality, City, PIN, District, State)

कमल निवासी एन/ए नमो नगर/एन/ए  
नमो नगर (ए.पी.) एन/ए, एन/ए

3. Permanent Residential Address (House No., Road Name, Locality, City, PIN, District, State)

अ. नं. किराण्डा  
निवासी - नमो नगर

4. The name in which the correspondence should be addressed (Mention 1st or Co-applicant/Guarantor)

श्री 9453575544

5. Address for correspondence of (tick appropriate box)

Residential Address	Office address	Permanent Address
---------------------	----------------	-------------------

6. E mail address

7. Date of birth (DD/MM/YYYY)

01-06-1960

8. Age

Years	50 years	Years	
Months	7 months	Months	

9. Telephone Number ( Office & Residence)

Office	059821 223692	Office	
Residence		Residence	

10. Mobile No. / Fax No.

Mobile	9453 975544	Mobile	
Fax		Fax	

11. Sex

Male	male	Male	
Female	X	Female	

12. Marital Status ( Please also tick Single if no living spouse)

Single	X	Single	
Married	✓ Married	Married	

13. If Married whether spouse is earning

Yes/No	170	Yes/No	
--------	-----	--------	--

14. Residential Status ( indicate date of permanent return, if any)	Resident			Resident		
	NRI/PIO			NRI/PIO		
	(a)	Voter ID No.	✓	(a)	Voter ID No.	
	(b)	PassPort No.	↑	(b)	PassPort No.	
15. Particulars of Identification Proof, Issue date, place, expiry date, etc. (Please indicate name of the document at (c), if any)	(c)	PAN	✓	(c)	PAN	
	(d)			(d)		
16. If you don't have PAN, reasons thereof						
17. LOCKER (Yes / No), particulars like name of Branch, locker No., etc, if yes	X					

**3. OTHER INFORMATION OF THE APPLICANTS/GUARANTORS**

PARTICULARS	1st Applicant		Co-applicant/Guarantor (if applicable)	
	SC/ST/OBC/GEN		SC/ST/OBC/GEN	
1(a). Belong to	SC/ST/OBC/GEN ✓			
1(b) Please specify Minority Status as notified by Govt. of India (if any);				
2. Number of dependents	Children 2		Children	
	Others		Others	
3 Educational / Professional qualifications	B.Com., LL.B.			
4. Copy of Form No. 16 enclosed	Yes/No ✓		Yes/No	
5. Present Residence status (Parental/Owned/Spouse/Rented/Company provided)	Provided by govt Government.			
6. Length of stay in the present residence (number of years)	About - 15 months.			

**4. FINANCIAL / INCOME INFORMATION**

PARTICULARS	1st Applicant			Co-applicant/Guarantor (if applicable)		
	Salary Certificate	Income Tax Returns	Employment Contract ( in case of NRsI / PIOs)	Salary Certificate	Income Tax Returns	Employment Contract (in case of NRsI / PIOs)
1. Sources of Income ( income proof) : ( Please write Yes and enclose supporting documents)	✓	✓	X			
2. Month / Year / validity period of contract / employment	Service Permanent in nature					
3. Annual Gross Salary /Income	534001 as 31.3.10 Present 10 Lacs.					
4. Annual Net Salary / Income	434000 clc.					
5. Other Annual Income as per I.T. return ( indicate source)						
6. Annual Income as per I.T. return	534001					
7. Net Annual Income of the spouse less other EMI repayments if any.	X					
8. Net Annual Income including spouse's income if any.	X					

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

PARTICULARS	1st Applicant		Co-applicant/Guarantor (if applicable)	
1. Name of the employer	U.P. Government.			
2. Name of the department	Judiciary.			
3. Designation & Employee No. (if available)	A.D.J. Hamirpur.			
4. No. of employees in the Company	X			
5. Date of retirement	2020			

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6. If Professional & Self-Employed	Doctor/Computer Professional/Engineer/Architect	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Chartered Accountant/ Cost Accountant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Lawyer/Artist/Professional Sportsman/Businessman/ Agriculturist/Contractor	<input checked="" type="checkbox"/>	<input checked="" 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.)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

6. LOAN REQUEST

	Purchase of new Car	Purchase of old car	Take over of loan
Amount in Indian Rupees	550000/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Car Manufacturer	Tata		
Car Model	Indigo - Monza.		
On-Road Cost of Vehicle (Rupees)	Amount (Rs.)	Sources of funds (Rupees)	Amount (Rs.)
Invoice value of Vehicle	662115	Amount already paid	<input checked="" type="checkbox"/>
Cost of Insurance		Margin	<input checked="" type="checkbox"/>
Cost of accessories		Others (specify)	
Road Tax & Octroi (if applicable)			
SBI Life Premium			
Total On-Road Cost of Vehicle	662115	LOAN APPLIED FOR	

7. DETAILS OF FINANCIAL WORTH OF THE APPLICANT(S)/GUARANTOR(S)

PARTICULARS (Rs. In lacs)	1st Applicant			Co-applicant/Guarantor (if applicable)		
	Details ( Account Number, Bank, branch, etc.)*	Amount	Bank's Assessment	Details*	Amount	Bank's Assessment
1. Average Deposits in Bank in last 12 months	About	6 Lacs				
2. Immovable property (details like S.No. / Bldg.No./tax receipts, etc.	X					
3. Current PF balance (Your contribution)	About	820000				
4. Investment in NSCs/Share / Debentures / bonds, Mutual Fund, etc. (Current Market Value)	X	X				
5. Jewellery / gold ornaments	X	X				
6. SBI Life / LIC / Postal life, etc.						
7. Investment in various firms (your share), HUF share and Share in Associate Concern		X				
8. Total assets *		1420000				

\* (Enclose sheets, if required, for details)

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
Gulab Singh	S.B. Account	S.B. S. H. Amritsar	10892403030



**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)	Amount (Rs. In lacs)	EMI	Mode of repayment	Regular Security in
1. Housing loan					
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					
2. Car loan					
3. PF Loan					
4. Personal loan					
5. Other loans (Please specify)					
6. Total Liab. of Co-applicant/Guarantor **					
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	
2. Please mention tenor in years & months			
Standing Instruction (S.I.)	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

**12. REFERENCES (AT LEAST TWO) - Names, addresses and telephone nos.**

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**13. GENERAL**

1. Do you wish to be covered by SBI Life Group Insurance Policy*? *Optional	Yes/No		2. If Yes, Whether one time premium will be paid by you or you would like to add the premium to Auto Loan?	I will pay the premium	
				Please add the premium to Loan	
2. Do you have existing relationship with SBI, if so, details of account(s) and no of years.	> = 5 years	> = 3 years	> = 2 years	> = 1 year	< 1 year
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, give details.					
6. Other Connections with SBI	1st Applicant		Co-applicant/Guarantor (if appli		
a). SBI CARD					
b). SBI MUTUAL FUND					
c). SBI LIFE					
d). OTHERS					

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14. DOCUMENTS REQUIRED ( FOR APPLICANT(S) & GUARANTOR(S))

Statement of Bank Account of Borrower(s) for last <b>Twelve</b> months
Two passport size photographs of Borrower(s)/Guarantor
Signature Identification from Bankers of Borrower(s)/Guarantor
Salary certificate & form 16 of previous year ( in case employed)
I.T. Returns <b>with all enclosures</b> for the last 2 years (3 years in respect of professional/self-employed/businessmen) (if I.T. Assessee) duly accepted by the ITO
Proof of identification ( identity Card / Passport / Voter Identification Card / Driving licence )
Proof of Residence like tax receipt, telephone bill, electricity bill, I.T. Order, etc. for applicant
Proof of official address for non-salaried individuals
Tax paid receipts etc. (Advance IT / Property Tax / Municipal Tax, etc.)
Detailed cost Estimate / Valuation Report in case of used car

**FOR SBI- NRI Car Loan Scheme (in addition to above)**

Copy of passport including page containing visa stamping (Guarantor)
Copy of valid work permit / employment contract in english translation duly attested by employer/consulate/embassy/our foreign office if is in any other language (Guarantor)
Copy of continuous discharge certificate in respect merchant navy personnel (Guarantor)
Statement of overseas bank Account of Guarantor for last six months reflecting salary/saving credits
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 Advance 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 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.

1ST APPLICANT'S SIGNATURE

CO-APPLICANT/GUARANTOR'S SIGNATURE

Place: Yalub Singh

Place: \_\_\_\_\_

Date: Haridwar 9/2/11

Date: \_\_\_\_\_


16. FOR OFFICE USE (RACPC) ONLY

<b>At Branch / MPSF</b>	Signature/s of the applicant/s obtained in our presence and verified and sent to RACPC on _____			Name & Signature ( Branch / MPSF)	
<b>At RACPC ( Data related to CIF Creation)</b>	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

ar & details

17. OFFICE USE (BRANCHES)					
1. NMI/NAI of Borrower	50,223				
2. Eligible Loan Amount (NMIx30 or NAIx2.5)	550,000				
3. Total On-Road Cost of vehicle	662,115				
4. Margin Amount	1,12,115	4 (a). Margin Percentage	10%		
5. Permissible Amount (3-4)	5,50,000				
6. Loan Amount (Lower of Eligible or Permissible Amount)	5,50,000				
18. SECURITY DETAILS					
7. Primary Security: Hypothecation of vehicle	✓				
8. Details of Guarantee of spouse/NRI:	NIL				
9. Any other Reason:					
10. Repayment	EMI payable from	3/2011	No. of EMI	84	EMI/NMI %
11. Rate of Interest (linked to SBAR)					
12. Processing Charges:	Details of concession if any.				
13. Service Fee Paid to Dealer:					
14. Detail of Vehicle purchased:					
14 (a) Name of Dealer:					
14 (b) Manufacturer:					
14 (c) Model:					
Concessions under Plus Scheme/Check-off		Scheme Name			
Concessions under other dispensation		Reasons for Concession			
Concession (If any)					
Interest Rate					
Margin					
Processing Fee					
<p>Recommended for sanction of Rs 550,000 under Ezee car loan Scheme to Shri Gulab Singh Peehla FO</p>					
SIGNATURE OF SANCTIONING OFFICER					

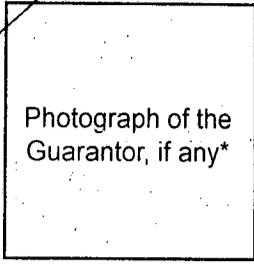
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### OPINION FORM (APPLICANT / GUARANTOR'S STATEMENT)

The Asstt. Gen. Mgr./Ch. Mgr./Br. Mgr.  
State Bank of India

\_\_\_\_\_  
\_\_\_\_\_



Dear Sir,

I / We furnish the following information in Loan proposal of Shri/Smt. ....

First Name .....

Office .....

Phone .....

Address - Residence .....

Phone .....

No. of Dependents ..... Other Banking Relations .....

Profession ..... Age ..... Yearly Income Rs. ....

(Permanent Income Tax No. ....)

(Please enclose latest Income Tax Assessment Order, if applicable)

**Description of Immoveable Property :** (Please attach Xerox copy of Sale Deed or Tax Receipt)

House/Flat No. Area	Address/Location	Owner	Value	Encumbrance if any / Loan availed	Total
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**OTHER LIQUID ASSETS AND LIABILITIES DESCRIPTION AND VALUE**

NSC \_\_\_\_\_ PPF \_\_\_\_\_ ORNAMENTS \_\_\_\_\_

SHARES \_\_\_\_\_ LIC \_\_\_\_\_ CASH/BANK 1199711

OTHERS \_\_\_\_\_ TOTAL 11,99,711

LIABILITIES / Loan Rs. .... (in Lac)

Other Information

I hereby offer my consent for standing as guarantor for the above loan. Certify that the above information is correct.

Date :

*[Signature]*  
Applicant / Guarantor

Above statement completed by borrower / guarantor in my presence, was verified from documents of the borrower / guarantor and found in order.

Date :

Officer (Field Visit Team)

\*Applicable for guarantor. In case of guarantee, please obtain photograph of the guarantor to be affixed under his signature.

**TWO WHEELER LOAN SCORING MODEL**

Annexure - II

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Sl. No	Parameter	Max. score for the parameter	Scores assigned to sub-parameters
1	<b>Age</b>	10	
	< 28		
	28 - 35		10
	35 - 40		6
	40 - 45		1
	45 - 50		4
	> = 50		4
2	<b>Highest Educational Qualification</b>	7	
	< HSC		
	HSC		3
	Diploma		
	Degree		2
	Post Graduate		6
	Doctor		1

3	<b>Employer Type</b>	12	
	Pensioner		4
	Own Business		7
	Unlisted Pvt		1
	Listed Pvt		8
	Professional		9
	MNC		12
	Central / State Govt /PSU		9
4	<b>EMI / Monthly Income</b>	20	
	0 - 0.1		
	0.1 - 0.3		20
	> = 0.3		13

5	<b>Net worth / Loan Amount</b>	14	
	0 - 1.5		
	1.5 - 2.5		7
	2.5 - 5		
	> = 5		9
6	<b>Loan amount / Value of vehicle</b>	16	
	0 - 0.8		
	0.8 - 1.1		16
	> = 1.1		7
7	<b>Annual income (Lacs)</b>	21	
	< 0.5		
	0.5 - 1		1
	1 - 1.5		12
	1.5 - 2		15
	> = 2		21
<b>TOTAL</b>		<b>100</b>	18

**Cut-off ranges proposed:**

<b>Score ranges</b>	<b>Credit Grades</b>	<b>Lending decision</b>
<b>&gt; 90</b> <b>81 - 90</b> <b>71 - 80</b> <b>61 - 70</b>	<b>Grade 1</b> <b>Grade 2</b> <b>Grade 3</b> <b>Grade 4</b>	<b>Clear sanction</b>
<b>51 - 60</b> <b>46 - 50</b> <b>41 - 45</b>	<b>Grade 5</b> <b>Grade 6</b> <b>Grade 7</b>	<b>May be considered</b> <b>a) after credit enhancements</b> <b>or</b> <b>b) application to be referred to</b> <b>next higher authority</b>
<b>36 - 40</b> <b>26 - 35</b> <b>&lt; = 25</b>	<b>Grade 8</b> <b>Grade 9</b> <b>Grade 10</b>	<b>Decline</b>

**Description of Parameters used in Two-wheeler loan scoring model:**

**1. Age**

The variable estimates the credit worthiness of the applicant based on his age.

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<b>&lt; 28 years</b>	If the applicant is less than 28 years old.
<b>28 – 35 years</b>	If the applicant is 28 years or older but younger than 35 years.
<b>35 – 40 years</b>	If the applicant is 35 years or older but younger than 40 years.
<b>40 – 45 years</b>	If the applicant is 40 years or older but younger than 45 years.
<b>45 – 50 years</b>	If the applicant is 45 years or older but younger than 50 years.
<b>&gt; = 50 years</b>	If the applicant is 50 years or older.

**2. Highest Educational Qualification.**

This variable takes into account the educational background of the applicant.

<b>&lt; HSC</b>	If the applicant has not passed the 12th Grade examination.
<b>HSC</b>	If the applicant's highest academic qualification is 12th Grade.
<b>Diploma</b>	If the applicant's highest academic qualification is Diploma.
<b>Degree</b>	If the applicant's highest academic qualification is Bachelor's Degree (graduate).
<b>Post Graduate</b>	If the applicant's highest academic qualification is Master's Degree (post Graduate).
<b>Doctorate</b>	If the applicant's highest academic qualification is Doctorate or higher (PhD).

**3. Employer Type.**

This variable takes into consideration the employment details of the applicant. The applicant can fall into one of the following categories.

<b>Pensioner</b>	If the applicant has retired and his main source of income is pension money.
<b>Businessman</b>	If the applicant runs his own business (proprietorship or partnership).
<b>Unlisted Pvt</b>	If the applicant is a salaried employee in a private unlisted firm.
<b>Listed Pvt</b>	If the applicant is a salaried employee in a private listed firm.
<b>Self Employed Professional</b>	If the applicant runs his own practice (lawyers, doctors, chartered accountants, architects, etc with their own practices fall into this category).
<b>MNC</b>	If the applicant is employed by a Multinational Company ( a firm with significant presence in more than one country).
<b>Central/State Govt. / PSU</b>	If the applicant is a salaried employee of a Govt. agency or a Public Sector Undertaking.

**4. EMI to Monthly Income Ratio.**

This variable is calculated as the ratio of the EMI to the monthly income of the applicant. The monthly income is calculated as the monthly take home income from the primary source of income only after deducting taxes, PF contribution etc.

<b>0 – 0.1</b>	If the EMI is less than 10 % of monthly income
<b>0.1 – 0.3</b>	If the EMI is greater than or equal to 10 % but less than 30 % of monthly income
<b>&gt; = 0.3</b>	If the EMI is greater than or equal to 30 % of monthly income

**5. Net Worth to Loan Amount Ratio.**

The net worth of the applicant is calculated as the difference of his net assets and net liabilities. When estimating the assets and liabilities, the vehicle being purchased is not added to the assets and the loan amount being considered/requested should not be added to liabilities.

<b>0 – 1.5</b>	If net worth is less than one and a half times the loan amount
<b>1.5 – 2.5</b>	If net worth is equal to or greater than one and a half times the loan amount but less than two and a half times the loan amount.
<b>2.5 – 5</b>	If net worth is equal to or greater than two and a half times the loan amount but less than five times the loan amount
<b>&gt; = 5</b>	If net worth is equal to or greater than 5 times the loan amount

#### **6. Loan Amount to Value of Vehicle Ratio.**

This variable is calculated as the ratio of the loan amount to value of vehicle being bought.

<b>0 – 0.8</b>	If the loan amount is less than 0.8 times the value of the vehicle being purchased
<b>0.8 – 1.1</b>	If the loan amount is equal to or greater than 0.8 times but less than 1.1 times the value of vehicle being purchased
<b>&gt; = 1.1</b>	If the loan amount is equal to or greater than 1.1 times the value of vehicle being purchased

#### **7. Annual Income.**

The annual income of the applicant is calculated as the yearly take home income from the primary source of income only after deducting taxes, PF contribution, etc.

<b>&lt; 0.5</b>	If the annual income is less than Rs.50000/-
<b>0.5 – 1 lac</b>	If the annual income is greater than or equal to Rs.50000/- but less than Rs.100000/-
<b>1 – 1.5 lac</b>	If the annual income is greater than or equal to Rs.100000/- but less than Rs.150000/-
<b>1.5 – 2 lac</b>	If the annual income is greater than or equal to Rs.150000/- but less than Rs.200000/-
<b>&gt; = 2 lac</b>	If the annual income is greater than or equal to Rs.200000/-



**CAR LOAN SCORING MODEL**

Sl No	Parameter	Max. score for the parameter	Scores assigned to sub-parameters
1	Relationship with Bank	8	
	No Relation	1	
	Short term	1	
	Long Term		8
2	Highest Educational Qualification	6	
	< HSC	1	
	HSC	2	
	Diploma	2	
	Degree	4	
	Post Graduate	6	
	Doctorate	6	
3	Employer Type	13	
	Pensioner	1	
	Businessman	1	
	Unlisted Pvt		0
	Listed Pvt	13	
	Self Employed Professional		13
	MNC	7	
	Central / State Govts / PSU		13
4	EMI / Monthly Income	20	
	0 - 0.1		12
	0.1 - 0.2		16
	0.2 - 0.3		20
	0.3 - 0.4		9
	0.4 - 0.5		4
	> = 0.5		1
5	Net worth / Loan amount	15	
	0 - 1		1
	1 - 2		7
	2 - 10		11
	> = 10		15
6	Loan Amount / Value of vehicle	18	
	0 - 0.5		18
	0.5 - 0.7		15
	0.7 - 0.8		8
	0.8 - 1.1		7
	> = 1.1		4
7	Annual Income ( lacs)	20	
	< 1	1	
	1 - 2		7
	2 - 3		14
	3 - 5		20
	5 - 7		18
	> = 7		18
	<b>TOTAL</b>	<b>100</b>	

*Revert-98*

**Cut-off scores proposed:**

<b>Score ranges</b>	<b>Credit Grades</b>	<b>Lending decision</b>
<b>&gt; 90</b> <b>81 - 90</b> <b>76 - 80</b>	<b>Grade 1</b> <b>Grade 2</b> <b>Grade 3</b>	<b>Clear sanction</b>
<b>66 - 75</b> <b>56 - 65</b> <b>46 - 55</b>	<b>Grade 4</b> <b>Grade 5</b> <b>Grade 6</b>	<b>May be considered</b> <b>a) after credit enhancements or</b> <b>b) application to be referred to</b> <b>next higher authority</b>
<b>36 - 45</b> <b>21 - 35</b> <b>16 - 20</b>	<b>Grade 7</b> <b>Grade 8</b> <b>Grade 9</b>	<b>Decline</b>

**Description of Parameters used in Car loan scoring model:****1. Relationship with Bank.**

This variable measures the quality and duration of relationship between the applicant and the bank.

<b>Long Term</b>	If the applicant has an advances or deposit relationship with the Bank for 3 years or more
<b>Short Term</b>	If the applicant has an advances or deposit relationship with the Bank for greater than or equal to 1 year but less than 3 years
<b>No Relationship</b>	If the applicant has an advances or deposit relationship with the Bank for less than 1 year or if the applicant does not have any previous relationship with the Bank

Request-98

**2. Highest Educational Qualification**

This variable takes into account the educational background of the applicant and he or she may fall into one of the following categories.

<b>&lt; HSC</b>	If the applicant has not passed the 12th Grade examination
<b>HSC</b>	If the applicant's highest academic qualification is 12th Grade
<b>Diploma</b>	If the applicant's highest academic qualification is Diploma
<b>Degree</b>	If the applicant's highest academic qualification is Bachelor's Degree (Graduate)
<b>Post Graduate</b>	If the applicant's highest academic qualification is Master's Degree (Post Graduation)
<b>Doctorate</b>	If the applicant's highest academic qualification is Doctorate or higher (PhD)

**3. Employer Type**

This variable takes into account the employment details of the applicant.

<b>Pensioner</b>	If the applicant has retired and his chief source of income is pension money
<b>Businessman</b>	If the applicant runs his own business (proprietorship or partnership)
<b>Unlisted Pvt</b>	If the applicant is a salaried employee in a private unlisted firm
<b>Listed Pvt</b>	If the applicant is a salaried employee of a private listed firm
<b>Self Employed Professional</b>	If the applicant runs his own practice (lawyers, doctors, chartered accountants, architects, etc with their own practices)
<b>MNC</b>	If the applicant is employed by a Multinational Company (a firm with significant presence in more than one country)
<b>Central / State Govt. / PSU</b>	If the applicant is a salaried employee of a Govt. agency or a Public Sector Undertaking

#### 4. EMI to Monthly Income Ratio

The monthly income is calculated as the monthly take home income from the primary source of income only after deducting taxes, PF contribution, etc.

< 0.1	If the EMI is less than 10 % of monthly income
0.1 – 0.2	If the EMI is equal to or greater than 10 % but less than 20 % of the monthly income
0.2 – 0.3	If the EMI is equal to or greater than 20 % but less than 30 % of the monthly income
0.3 – 0.4	If the EMI is equal to or greater than 30 % but less than 40 % of the monthly income
0.4 – 0.5	If the EMI is equal to or greater than 40 % but less than 50 % of the monthly income
> = 0.5	If the EMI is equal to or greater than 50 %

#### 5. Net Worth to Loan Amount Ratio

The Net worth of the applicant is calculated as the difference of his net assets and liabilities, the car being purchased should not be added to the assets and the loan amount being requested should not be added to liabilities.

< 1	If net worth is less than loan amount
1 – 2	If net worth is equal to or greater than the loan amount but less than two times the loan amount
2 – 10	If net worth is greater than or equal to two times the loan amount but less than ten times the loan amount
> = 10	If net worth is equal to or greater than ten times the loan amount

#### 6. Loan Amount to Value of Vehicle Ratio

This variable is calculated as the ratio of the loan amount to value of vehicle being bought.

0 – 0.5	If the loan amount is less than 50 % of the value of the vehicle being purchased
0.5 – 0.7	If the loan amount is greater than or equal to 50 % but less than 70 % of the value of the vehicle being purchased
0.7 – 0.8	If the loan amount is greater than or equal to 70 % but less than 80 % of the value of the vehicle being purchased
0.8 – 1.1	If the loan amount is greater than or equal to 80 % but less than 110 % of the value of the vehicle being purchased
> = 1.1	If the loan amount is greater than or equal to 110 % of the value of vehicle being purchased

#### 7. Annual Income

The annual income is to be calculated as the yearly take home income from the primary source of income only after deducting taxes, PF contribution, etc.

< 1 lac	If the annual income is less than Rs.100000/-
1 lac – 2 lac	If the annual income is greater than or equal to Rs.100000/- but less than Rs.200000/-
2 lac – 3 lac	If the annual income is greater than or equal to Rs.200000/- but less than Rs.300000/-
3 lac – 5 lac	If the annual income is greater than or equal to Rs.300000/- but less than Rs.500000/-
5 lac – 7 lac	If the annual income is greater than or equal to Rs.500000/- but less than Rs.700000/-
> = 7 lac	If the annual income is greater than or equal to Rs.700000/-



**State Bank of India**  
Branch.....Hansi.....

(117)

Request - 48

**BIO-DATA OF BORROWER / GUARANTOR**

Name : Gulab Singh  
 Father's / Husband's Name : Shri Kulak Singh  
 Occupation : Govt. Servant Qualification : LLB  
 Date of Birth : 01/06/1960 Age : 50  
 Office Address : 342, Block No. 27, Anand Nagar / Block No. 27, Anand Nagar (F. Stn.)  
532, Enclave Tel. No. ....  
 Residential Address (Present) : J-15, Judges Colony, Hansi  
 Tel. No. ....  
 Permanent Address : Kishanpur, Distt. Fatehpur  
 Tel. No. ....

**Immovable Assets**

(i) Land : (Details as on reverse) Value Rs. ....  
 (ii) Building : -do- Value Rs. ....  
 Movable Property : -do- Value Rs. ....

**Investments (LIC/NSC/NSS, Kisan Vikas Patra, Shares / Fixed Deposit, Indira Vikas Patra etc.)**

S.N.	Particulars	Policy/Certificate No.	Issuing Office	Issue Date	Face Value	Maturity Date	Maturity Value	Premium Paid
1.								
2.								
3.								
4.								
5.								

Banking with (Name & address of Bank) \_\_\_\_\_ Since \_\_\_\_\_

Cash in Hand : Rs. ....

Bank Deposits (Name & address of Bank) ..... A/c No. .... Balance 11,99,711

Jewellery : Rs. ....

Others : Rs. ....

GPF.....Balance : Rs. .... as on .....

PPF A/c.....Balance : Rs. .... as on .....

**Liabilities (Loan etc.)**

From State Bank : Rs. 5,50,000

From Other Banks (with details) : Rs. ....

From Others : Rs. ....

I certify that the particulars given herein are all correct. I also take the responsibility to inform the Bank of any change in the means.

Date .....

Gulab Singh  
Signature  
PTO

**DETAILS OF PROPERTY**

(Rs. in Lacs)

	Municipal No.	Name of City and	Monthly Rent	Rent of Self owned	Charges on Property if any	Name of Person in whose name property stand	Value
House (s)	1						
	2						
	3						
	4						
	5						
shop(s)	1						
	2						
Plot(s)	1						
	2						

**Details of Movable Property**

	Number	Make	Engine No.	Year of	Charge if any Purchase	Name of the person in whose name it stands	Value
Car							
Scooter							
TV/Frige							
PC							
Others							

*Signature*

STATE BANK OF INDIA

ANNEXURE V-A

*Hamirpur* Branch

*Request-48*

SALARIED CLASS / BUSINESS CLASS

PRE-SANCTION INSPECTION SHEET (RESIDENCE OF THE APPLICANT)

Banker / Customer

Sl. No.	Particulars	Observations
	DATE OF VISIT	9/2/11
1.	Name of the Applicant Account No. Application received register number	<i>Mr. Gulab Singh</i> <i>10892403838</i>
2.	Car Loan Amount	Rs. <i>5,50,000</i>
3.	Visit to Residence of the Applicant	
a.	Proof of identification and whether property identified?	<i>PAN CARD</i>
b.	Proof of residence and whether it tallies with the actual residential address?	<i>Affidavit</i>
c.	Residential Telephone Number	<i>NIL</i>
d.	Mobile Number, if any	<i>9453575544</i>
e.	Educational Qualifications	<i>Lb</i>
f.	Designation, Name of the company, experience (for salaried applicants)	<i>A. D. J Hamirpur</i>
gi.	Current Residence	Owned/company provided/rented, if rented, monthly rentals : Rs.
h.	Credit Card details, if any Name of the card issuer Credit card number	<i>—————</i>
i.	Educational qualification of spouse*	<i>—————</i>
j.	Educational qualification of major children who stay with the applicant*	<i>—————</i>
k.	Employment details of spouse, if employed i.e. designation, organization, experience and salary drawn (approx)*	<i>—————</i>
l.	Employment details of children, if employed i.e. designation organization, experience and salary drawn (approx)*	<i>—————</i>
m.	Number of school going children*	<i>—————</i>
n.	Number of dependent relatives staying with the applicant*	<i>—————</i>
o.	Whether he owns a car and/or two-wheeler in his/spouse's name. If so, model and Regn. No. of the Car and name of the financiers, if any	<i>No,</i>
p.	Feedback based on discreet enquiries about credentials/antecedents of the applicant made with the neighbour(s) and his/her name	<i>Genuine Applicant</i>
q.	Feedback from the applicants banker's* (if deemed necessary)	<i>—————</i>

Any other Observations :

\* To be obtained if applicant is willing to give details

Place :

Date :

Signature :

Name :

Designation :

Mobile No. :

*Deedar Singh*  
*fo*

STATE BANK OF INDIA

ANNEXURE V-G

Branch

BUSINESS CLASS / SALARIED CLASS

PRE-SANCTION INSPECTION SHEET (OFFICE / WORK PLACE)

Sl No.	Particulars	Observations
	DATE OF VISIT	
1.	Name of the Applicant	
	Account No.	
	Application received register number	
2.	Car Loan Amount	Rs. 5,50,000
3.	Visit to the office/work place of a borrower	Date of visit
a.	For professional/self-employed/ businessmen/industrialist/Salaried Name of the firm (if any), constitution, line of activity, address, phone number	
b.	Pattern of ownership and share (to be verified with the records)	
c.	Whether the premises are owned or rented	
d.	Feedback on antecedents and credentials	
	From a new firms in the neighbourhood and their name(s)	
	From another firm engaged in the same line of activity at the centre and their name(s)	
	From the industry bodies, if deemed necessary and name/designation of the person contacted	
	From their present bankers (to be cross checked with the opinion report furnished by them)	

Any other Observations :

Signature :

Name :  
Designation :  
Mobile No. :

Place :

Date :



सेवा में,

भारतीय स्टेट बैंक

Hamirpur

Request-98

महोदय,

विषय :- ऋण की मासिक कटौती के विषय में निवेदन

खाता संख्या :

सविनय निवेदन है कि कृपया मेरे बचत/चालू खाता संख्या 1089240383

से प्रत्येक माह की 7 तिथि को रु. 20000

(रुपये बीस हजार मात्र)

की राशि नामें कर मेरे / सावधि ऋण / ओवर ड्राफ्ट / माँग ऋण / ऋण खाता

संख्या 31624666631 में ऋण राशि

का ब्याज सहित समायोजन होने तक जमा करना सुनिश्चित करें। यह स्थायी अनुदेश

माह मार्च 2011 से प्रभावी होगा। कुल 60 माह में कटौती होगी।

दिनांक 10/2/11

भवदीय,

(नाम Gulab Singh)

उपरोक्तानुसार स्थायी निदेश नोट किया।

दिनांक से प्रभावी।

अधिकृत अधिकारी

From :

.....  
.....  
.....

## SALARY CERTIFICATE

1. Name..... S/o.....
2. Date of Birth.....
3. Designation..... P. F. No. ....
4. Posted at ..... Emp. No. ....
5. Date of Appointment.....
6. Date of Confirmation.....
7. Date of Retirement.....
8. Permanent Home Address .....

### PARTICULARS OF SALARY & ALLOWANCES & DEDUCTIONS

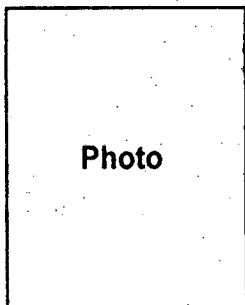
Salary.....	Rs.		
D. A. ....	Rs.	P. F. ....	Rs.
H. R. A. ....	Rs.	LIC .....	Rs.
Other Allowances... Rs.		Other Deductions... Rs.	
<b>Total</b>	<b>Rs.</b>	<b>Total</b>	<b>Rs.</b>

**Total Take Home Emoluments :**

**Certified that** Shri. ....  
is permanent employee of this Department. His photo is attested below.

We have no objection if the abovenoted employee sanctioned / granted a loan from your Bank. We have noted that the salary of the employee will not be transferred in any other Bank or be released in cash without obtaining No Dues Certificate from you.

We shall also ensure that in case of death of employee / premature retirement / normal retirement, the terminal dues shall be paid through your Bank.



**Signature of Disbursing Officer  
& Seal**

STATE BANK OF INDIA

Branch Hanuman

OPINION REPORT



Age

Name of Borrower/Guarantor Gulab Singh

S/o Sri Shiv Balak Singh R/o J-15, Judges Colony

Hanuman

Phone

Profession/Service

Address

Request-98

1. Property In the Name of Area Municipal No. Address

Present Value

- 2. House Hold Goods ..... Rs. ....
- 3. Cash/NSCs/TDRs/Other Investments ..... Rs. 11,99,711
- 4. GPF/GIS/LIC ..... Rs. ....
- (Present Value)
- 5. Vehicle - Car/Scooter etc. No. .... Rs. ....
- 6. Gold Ornaments ..... Rs. ....
- 7. Others (Please specify) ..... Rs. ....
- Total Means ..... Rs. 11,99,711
- Less Liabilities ..... Rs. 5,50,000
- Net Means ..... Rs. 6,49,711

Bank A/c No. .... (Bank) .....

Branch .....

(Signature)

SUMMARY OF BM/FIELD OFFICER

Item	Value	Value
(1) Property	/	/
(2) House Hold	/	/
(3) Cash/NSCs/TDRs	/	/
(4) GPF/GIS/LIC	/	<u>11,99,711</u>
(5) Vehicle	/	/
(6) Gold Ornaments	/	/
(7) Others	/	/

[Signature]  
(Field Officer)

[Signature]  
(Branch Manager)



To,

THE BRANCH MANAGER  
STATE BANK OF INDIA

*Hamirpur*

Date 10/2/11

Dear Sir,

I have taken delivery of the following goods alongwith the accessories described hereunder at a total cost of Rs. ~~6,65,115~~ 6,62,115

Name and Year of Manufacture INDIGO MANZA 2011

Name of the machine INDIGO MANZA

Horse Power           

Engine Number           

Chassis Number           

Particulars of Accessories -

- 1. 6.
- 2. 7.
- 3. 8.
- 4. 9.
- 5. 10.

Yours faithfully,

*Gulab Singh*  
(BORROWER)

R / O Village  
P.O.  
District

The aforesaid and accessories costing Rs. 6,62,115/-  
have been delivered this day to Shri Gulab Singh  
against full payment received vide payment order / number 513545  
dated 11/2/11 for Rs. 6,12,115 as an advance from  
Shri Gulab Singh of Rs. 50,000/- vide our  
Receipt No.            on            the words 'Hypothecated'  
to the state bank of india Hamirpur have been prominently imprinted there on.

(Dealer)

Stamp and Signature

*Requats-98*

Annexure

Letter from Branch forwarding Demand Draft / Banker's Cheque  
to Dealer / Supplier

STATE BANK OF INDIA,

*Hami Nara*

To,

M/S (Name & Address of the Dealer / Supplier)

*Gold Rush Sales & Services Ltd.  
19, Ashok Marg, Lucknow*

No.

Date: *10/2/11*

Dear Sir,

Ref. : Your Proforma Invoice / Letter No. \_\_\_\_\_

dated for *8/2/11* supply of *Indigo Manza Aura (car)*

to Shri/Smt/ *Gulab Singh*

With reference to your Proforma Invoice / Letter No. \_\_\_\_\_ dated *8/2/11*, we forward  
herewith on behalf of Shri/Smt. *Gulab Singh* our Cheque / Demand  
Draft No. *563545* dated *11/2/11* for Rs *6,12,115* (Rupees *Six Lakh Twelve  
thousand One hundred & fifteen*...) drawn in your favour, being the cost of *Vehicle* to  
be supplied / delivered to Shri / Smt. *Gulab Singh*

Please forward to us your stamped receipt for the amount.

2. Please note that the amount is to be appropriated specifically towards the purchase prices of the said vehicles. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by Shri / Smt. *Gulab Singh* (Name of the borrower). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his / her acknowledgement.

Annexure

Letter from Branch forwarding Demand Draft / Banker's Cheque  
to Dealer / Supplier

STATE BANK OF INDIA,

Hamiapur

Request-98

To,

M/s (Name &amp; Address of the Dealer / Supplier)

Gold Rush Sales & Services Ltd.  
19, Ashok Marg, Lucknow

No.

Date: 10/2/11

Dear Sir,

Ref.: Your Proforma Invoice / Letter No. \_\_\_\_\_

dated for 8/2/11 supply of Indigo Manza Aura (car)

to Shri/Smt. Gulab Singh

With reference to your Proforma Invoice / Letter No. \_\_\_\_\_ dated 8/2/11, we forward herewith on behalf of Shri/Smt. Gulab Singh our Cheque / Demand Draft No. 563545 dated 11/2/11 for Rs 6,12,115 (Rupees Six Lakh Twelve thousand one hundred & fifteen) drawn in your favour, being the cost of Vehicle to be supplied / delivered to Shri / Smt. Gulab Singh

Please forward to us your stamped receipt for the amount.

2. Please note that the amount is to be appropriated specifically towards the purchase prices of the said vehicles. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by Shri / Smt. Gulab Singh (Name of the borrower). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his / her acknowledgement.

3. Please advise us the full particulars such as engine number / chassis number / year of manufacture etc. of the vehicle delivered to Shri / Smt. Gulab Singh.....
4. Shri / Smt. Gulab Singh..... has been sanctioned by us a Term Loan of Rs. 5,50,000/- for purchase of the vehicle. Please, therefore, ensure that the Hypothecation Charge over the vehicle to be supplied to Shri / Smt. Gulab Singh..... is registered in favour of State Bank of India, Hansi, Punjab..... Branch in the books of Regional Transport Officer. Please arrange to obtain a Certificate from RTO to the effect of having registered our Hypothecation Charge, which may be forwarded to us for our record. The relative form signed by the borrower and the Bank for this purpose is forwarded therewith.

Yours faithfully,

  
Branch Manager

(To be filled in and returned to the Branch by the Dealer supplying the vehicle)

Vehicle Make :

Date of Delivery :

Engine Number :

Chassis Number :

(Signature of the Dealer)



ANNEXURE

[Address of the disbursing authority)

IRREVOCABLE LETTER OF AUTHORITY

State Bank of India's\* (name of the Scheme) Xb Exce Car loan  
Employee No ..... Designation .....

Request-48

Dear Sir / Madam,

I, Gulab Singh ..... am an employee of your organisation.  
The State Bank of India, Hamirpur Branch, have agreed to sanction a loan  
of Rs. 5.50 lac (Rupees Five lac fifty thousand only)  
to me under their captioned scheme for purchase of Indica Manja car

2(a) I hereby authorise you to recover by deduction from my salary payable to me by you, a  
sum of Rs. 20000/- (Rupees Twenty thousand only), every  
month, beginning from the month of March 2011 representing the monthly instalment  
payable by me to the State Bank of India, Hamirpur  
..... Branch, for the aforesaid loan and remit the amount to the aforesaid  
branch of the Bank.

2(b) I hereby authorise you to credit / continue to credit my salary to State Bank of India,  
Hamirpur Branch, payable to me by you every month, since the monthly  
instalments for repayment of the aforesaid loan are to be recovered by the  
Hamirpur Branch of the SBI by debit to my Savings Bank / Current  
Account No. 0892403838 with them, in accordance with an undertaking  
furnished by me to the Bank.

3. In case of my death, retirement, resignation or discontinuing the service for any reason,  
I hereby authorise you to pay an amount payable on my account including amount  
payable by way of terminal benefits like P.F. and gratuity by reason aforesaid, to State  
Bank of India, Hamirpur Branch, towards the balance outstanding in the aforesaid  
loan account together with interest costs and / or any monies as may be due to the  
Bank in respect of the aforesaid loan.

4. I hereby agree that I shall not be entitled to withdraw or revoke this authority even in  
case of my transfer, or otherwise, until the whole of my debt inclusive of interest etc. to  
the State Bank of India, Hamirpur branch is liquidated, and written consent of  
the Bank is obtained.

Yours faithfully,

Witness

Signature महेन्द्र सिंह सचान  
Full Name महेन्द्र सिंह सचान  
Designation लिपिक  
Date 10/2/2011

Signature Gulab Singh  
Full Name Gulab Singh  
Designation A.D.J.  
Branch Hamirpur  
Date 10/2/2011

Note : Delete 2(a) or 2(b) whichever is not applicable

ANNEXURE

FOR CAR LOAN

The Branch Manager,  
State Bank of India.

Hamirpur

Dear Sir,

State Bank of India's scheme of

Shri/Smt./Kum. Gulab Singh  
S/o / D/o / W/o Shri Shri Balak Singh

IRREVOCABLE LETTER OF AUTHORITY

We certify that Shri / Smt. Gulab Singh is a permanent employee of this organisation drawing gross salary of Rs 80635/- per month.

2. In view of your agreeing to grant to him / her a loan under the captioned scheme, we have received and noted \* :
- the irrevocable letter of authority from the employee, for deducting a sum of Rs 2000/- from his / her salary per month beginning from the salary for the month of March 2011 and remit the same to you for crediting to his loan account till we receive further instructions from you.
  - the irrevocable letter of authority from the employee, for crediting his / her salary every month to his / her account with State Bank of India, Hamirpur Branch, till we receive further instructions from you.
  - the irrevocable letter of authority in respect of making payment out of any amount payable to the employee including the amount payable by way of terminal benefits like P.F. and gratuity in case of his / her death, retirement, resignation or discontinuing the service for any reason whatsoever, to State Bank of India, Hamirpur Branch, towards the balance outstanding in the aforesaid loan account together with interest etc., and such payment shall be deemed to be a payment to the employee or on his account.
  - the employee agrees that he / she will not be entitled to withdraw or revoke his / her authority, even in case of his / her transfer, until the whole of his / her debt inclusive of interest to the State Bank of India, Hamirpur Branch is liquidated and written consent of the Bank is obtained.
3. In the event of transfer of the employee elsewhere, we undertake to convey the instructions for the transferee office under advice to you, immediately.

Place

Date :

Hamirpur

10/2/2011

\*

[Signature]  
Signature of the officer  
(authorised to disburse  
salary and allowances)

Note: delete 2(i) or 2(ii) whichever is not applicable

**ARRANGEMENT LETTER**  
(for financing Two Wheelers / Cars or Jeeps)

To,  
Mr. Gulab Singh  
J-15, Judges Colony  
Hansi  
(Name & Address of the Borrower)

Request 90

Ref. No :

Date : 10/2/11

Dear Sir,

**Personal Segment Advances**

Loan for purchase of .....

Term Loan of Rs. ....

With reference to your application dated 10/2/11 we hereby sanction you a Term Loan of Rs. 5,50,000 (Rupees Five Lakh fifty thousand) on the following terms and conditions :

- 1. Purpose : The loan is sanctioned to you for the purpose of purchase of Vehicle
- 2. Margin : 10%
- 3. Rate of Interest : 6% (Eight percent as per Exe car loan scheme)

**FIXED RATE OF INTEREST**

Interest on the amount of loan will be applied at the rate of 8 % 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**

Interest on the loan amount will be applied at the rate of \_\_\_\_ % margin above the Base Rate which is presently \_\_\_\_ % p.a. and thus the present effective rate of interest being \_\_\_\_ % 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 you shall be liable to pay the effective rate of interest.

**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 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, you 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

*[Handwritten Signature]*

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 paid in Equated Monthly Instalments 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 above said 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.
6. **Security** : The loan will be secured by :
  - a) Hypothecation of the aforesaid 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 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.
    - 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.
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.
10. **Processing Charges** : Processing charges of Rs. ....(Rupees ..... 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 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 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

Received the original. Terms and conditions accepted.

Borrower(s)

Date :

Terms and conditions of the loan are noted.

Guarantor(s)

Date

(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.)

("Delete whichever not applicable)

ANNEXURE - CAR - V

LOAN-CUM-HYPOTHECATION AGREEMENT

(TO BE STAMPED AS A DEED OF HYPOTHECATION AND AGREEMENT IN ACCORDANCE WITH THE STAMP ACT IN FORCE IN THE STATE IN WHICH THE DOCUMENT IS EXECUTED AND NOT TO BE ATTESTED.)

Request 98

The State Bank of India having its Branch Office at Kanpur (hereinafter called "the Bank" which expression shall include its successors and assigns) having at the request of Shri/Smt./Kum. Gulab Singh Son / Daughter / Wife of Shiv Balak Singh at present aged around 81 and residing at F-15, Judges Colony, Kanpur (hereinafter, called "the 1st applicant" which expression shall include his/her respective heirs, executors, administrators and assigns) and Shri/Smt./Kum. Son / Daughter / Wife of at present aged around and residing at (hereinafter, called "the 2nd applicant" which expression shall include his/her respective heirs, executors, administrators and assigns) hereinafter jointly referred to as borrowers, agreed to grant to the Borrower's a loan of Rs. to enable the Borrowers to purchase a 2/4 wheeler vehicle more particularly specified and described in Schedule - I hereto (hereinafter referred to as the vehicle) for his/her personal use as set forth in the Borrower's application dated the, a copy of which is annexed and forms part of this Agreement, such loan to be secured as herein provided.

IT IS HEREBY AGREED AS FOLLOWS :

- 1. The request for grant of the loan by the Borrowers shall be deemed to constitute the basis of this Agreement and the loan advanced / to be advanced by the Bank to the Borrowers.
2. The Borrowers hereby agree that the loan shall interalia be governed by the terms hereof.
3. The Borrower's expressly agrees and undertakes to notify the Bank in writing of any circumstance, affecting the correctness of any of the particulars set forth in his application immediately after the occurrence thereof.
4. The Borrower's expressly agrees and undertakes that the Loan shall be used exclusively for the purposes set forth in his application and that no change shall be made therein without the written consent of the Bank.
5. The Borrowers agrees that the Loan shall be paid by the Bank to an authorized dealer of the vehicle directly against their invoice on receiving information that the vehicle would be delivered to him on payment / with in days of payment. However in deserving cases where the Borrowers has purchased the vehicle with his own funds, the Bank may provide him loan upto % of the cost of the vehicle. The Borrowers shall produce to the Bank the original receipts for having purchased the vehicle and shall hand over photocopy of the said receipt to the Bank for its record.
6. The borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly instalments of Rs. each commencing from the month of 20 till the entire loan with interest is fully repaid. The equated monthly instalment(s) also includes interest component. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rates.

FIXED RATE

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.

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

Gulab Singh

#### FLOATING RATE

Interest on the amount of loan will be applied at the rate of \_\_\_\_% margin above the Base Rate which is presently \_\_\_\_% p.a. and thus the present effective rate of interest being \_\_\_\_% 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.

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

#### FIXED AND FLOATING RATE (SPECIAL INTEREST RATE)

Interest on the loan amount will be charged at 6 % p.a. (Fixed) for the first year and 6 % 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.

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

Such revised rate of interest shall always be construed as agreed to be paid by the borrower(s) and hereby secured. Borrower(s) shall be deemed to have notice of change 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 the entry in the passbook or the statement of account or by debit to the loan account.

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. Besides, the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

- 6.(a) Further, the Bank shall, at any time, be entitled to give notice to the Borrowers of its intention to charge and may thereafter charge interest at such higher rate than the rate hereinbefore mentioned, as the Bank may specify. The Equated Monthly Instalments will have to be paid till the entire loan and the interest is fully repaid. Further, the amount of Equated Monthly Instalment may change / increase as may be decided by the Bank.
- 6.(b) 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.
7. On demand the Borrower's agrees to deliver to the Bank post-dated cheques for the monthly instalments and the Borrower's warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrowers to pay the monthly instalments or any other sum. The Borrower's agree to forthwith replace the cheques/issue fresh cheques, if

*Yash/Singh*

required by the Bank. The Borrower's shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if the Borrower does so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under Chapter XVII of the Negotiable Instruments Act, 1881, shall apply.

8. As security for the re-payment of Loan together with interest at the rates stipulated above and any other charges, costs and expenses payable to or incurred by the Bank in relation thereto, the Borrowers hereby creates a first charge in favour of the Bank by way of hypothecation of the vehicle together with all its components, accessories, attachments etc. specified and described in the Schedule below, purchased/to be purchased by the Borrowers with the Loan wherever it shall be kept. The Borrowers hereby agree that the vehicle shall be registered in the name of 1st applicant only.
9. The Borrowers shall not during the continuance of this security create any charge or encumbrance of any kind over the hypothecated vehicle nor shall dispose of the same without repaying in full the Loan amount, interest, costs, charges and expenses secured here under.
- 10.(a) The Borrowers shall keep the hypothecated vehicle in good working order, repair and condition and shall permit the officers and other persons deputed by the Bank to have access to and inspection of it, if required by the Bank.
- 10.(b) In case of hypothecation of vehicles the Bank's charge shall be registered with appropriate Road Transport Authority and the Borrowers undertakes to get such hypothecation to the Bank marked in Registration Book of the vehicle immediately after purchase of the Vehicle.
11. The borrowers will intimate immediately after purchase of the vehicle the location where the vehicle will be garaged. Any change in address/location of the garage will be intimated forthwith.
12. The Bank, its agents and nominees shall be entitled at all times to enter any place where the hypothecated vehicle is garaged and on the occurrence of either of
- i) default in payment of more than one instalments or bouncing of more than one post dated cheques, or
  - ii) any other event which in the opinion of the Bank will adversely affect the security available to the Bank, they will be authorised to take possession of/seize the vehicle and eventually sell it off in auction/private treaty for satisfaction of the Bank's dues.
- The Bank shall be entitled at all times to apply any other money or moneys in its hand stand to the credit of or belonging to the Borrower in or towards payments of any amount for the time being payable to the Bank and recover at any time from the Borrowers by suit or otherwise the balance remaining payable to the Bank.
- The Bank also preserves the right to note lien on other deposits of the Borrowers as additional security for the loan.
13. Where ever a vehicle has been purchased out of the aforesaid loan, the Borrowers shall keep the vehicle comprehensively insured in his/her name with an Insurance Company approved by the Bank for the market value or to the extent of at least 10% over the loan amount outstanding, whichever is higher and the Bank's interest as a hypothecatee should be noted in the certificate of insurance and the insurance policy. The Borrowers shall produce to the Bank from time to time relevant Policy or Policies for its inspection and also proper evidence to the satisfaction of the Bank and the Borrowers hereby undertakes punctually to pay the premium due for such insurance and to produce the receipts for the premium paid to the Bank for its inspection from time to time and if the Borrower should fail to keep insured the said vehicle or to produce such policy or policies and receipts to the Bank on demand, the Bank shall be at liberty but not bound to effect such insurance and pay such premium at the expense of the Borrower's and all expenses to be incurred by the Bank in this connection will be made by debit to the Borrowers loan account and will form part of the Borrowers indebtedness to the Bank and secured fully by the hypothecation hereby created. The Borrowers agrees that any such sum received

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*Yashraj Singh*



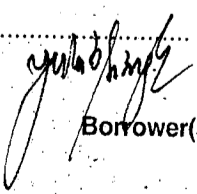
under any such insurance shall be applied in or towards liquidation of the amount due to the Bank on account of the said Loan interest and other charges as aforesaid and in the event of there being a surplus the same shall be refunded to the Borrower's.

- 13.(a) 'The Borrower(s) hereby further agree that as precondition of the loan advances given to me/us by the Bank, that in case of default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed instalment of the loan on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/own have(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.'
- 13.(b) The borrowers hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the borrowers (b) information or data relating to any credit facility availed or / to be availed by the borrowers and default, if any, committed by the borrower's in discharge of his / their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and any other agency authorized in this behalf by RBI. Further, the borrower's declare that the information and data furnished by him / them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration information and data or products thereof prepared by them to Banks / Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.
- 14. The Borrowers agrees that if any instalment due hereunder shall not be paid on due date in the manner set out in clause 6 / 7 here in above the agreement of the Bank to accept repayment of the said loan by instalments shall at the option of Bank forthwith determine and the whole balance of the said loan unpaid at the date of such default shall immediately there upon become payable to the Bank.
- 15. This agreement shall operate as a continuing security for all monies, indebtedness and liabilities aforesaid due by the Borrower to the Bank. It is agreed between the parties that at the written request of the Borrower's the Bank may transfer the account to any of the branches within India from time to time provided sufficient notice in advance is given by the Borrower to the Bank. The Bank shall also be entitled to transfer the loan account to any other branch of the Bank after due notice to the Borrowers.
- 16. Nothing contained in this Agreement shall be construed as excluding the general lien of the Bank for any balance due to the Bank of any account or in respect of any liability of the Borrower to the Bank.
- 17. Nothing herein contained shall prejudice any rights or remedies of the Bank in respect of any other present or future security, guarantee, obligation or decree for any indebtedness or liability of the Borrowers to the Bank.

SCHEDULE REFERRED TO ABOVE  
(Details of Vehicle to be purchased)

- (1) .....
- (2) .....

Dated this .....day of .....200

  
Borrower(s)

**GUARANTEE AGREEMENT**

*(To be stamped as an agreement in accordance with the Stamp Act in the State in which this document is executed. Not to be attested.)*

STATE BANK OF INDIA,  
.....

Place .....

Date .....

*Aguat-98*

Dear Sir / Madam,

In consideration of the Sate Bank of India (hereinafter referred to as "Bank") having agreed to grant/ granted at my / our request and advance of Rs ..... (Rupees ..... only) by way of loan to Shri / Smt / Kum. .... son of / wife of / daughter of Shri ..... and Shri / Smt / Kum. .... son of / wife of / daughter of Shri ..... (hereinafter referred to as "the Borrowers") for ..... (purpose of loan) under the Bank's..... Scheme.

I/We hereby guarantee repayment of all moneys at any time payable by the Borrower to the Bank in respect of the loan made to the Borrower with interest thereon and the due performance and observance by the Borrower of the terms pertaining to the loan and the payment of all costs and expenses incurred by the Bank in relation thereto and I/We also agree to pay and make good to the Bank on demand all losses, cost, damages and expenses occasioned to the bank by reason of non-payment of the said moneys, costs and expenses or any part thereof or the breach, non-performance or non-observance of any of the terms as aforesaid subject to the terms and conditions hereinafter contained :

That my / our liability under this guarantee is co-extensive with that of the Borrower as if I / we were the principal debtor(s) of the Bank and the amount due under this agreement will be recoverable from me / us without any recourse to the Borrower and it shall not be obligatory on the bank to call upon the Borrower to pay the amount first or to take any action against the Borrower before enforcing the guarantee against me / us nor shall it be necessary for the Bank to join the Borrower in any suit against me / us. I/we further agree that I/we shall not terminate the guarantee and / or any other of the undertakings contained herein unless a sufficient notice of the intention on my / our part to terminate the guarantee had been given to the Bank and a reasonable time is allowed to lapse thereafter for such termination to take effect. Provided, if the Bank deems it necessary to terminate the guarantee only after the satisfaction of it dues by the Borrower the guarantee will terminate only when the Bank intimates to me / us in writing that Borrower, has paid in full all the dues to the Bank. I / we further agree that the guarantee given hereunder is enforceable notwithstanding any dispute or any suit that may be pending between the Bank and the Borrower.

2. That the guarantee given hereunder shall be continuing one notwithstanding that any of the account(s) opened in respect of the loan may at any time or from time to time be brought to credit nil until notice in writing that the same is / are closed is given by the Bank to me / us.
3. That on demand being made by the Bank for the payment of any amount under this guarantee the same shall be paid without demur or protest by me / us and the notice for the claim sent to me / us shall be conclusive of the amount due from me / us under the terms of the guarantee.
4. The Bank shall be at liberty and without the consent or knowledge of me / us at any time or from time to time to grant to the Borrower or any person liable for him any time or indulgence and to determine enlarge or vary the amount of the loans and advances to take or not to take and if taken to vary exchange or take other security or release or part with any securities held or to be held by the Bank for or on account of the loans and advances or any part thereof and to compound or make any other arrangement with the Borrower or any person so liable with or for the Borrower without releasing or discharging and / or in any manner affecting my / our liability under the guarantee.
5. That the guarantee hereby given is independent and distinct from any security that the Bank has taken or may take in any manner whatsoever whether it be by way of hypothecation, pledge and / or mortgage and / or any other charge over goods, book-debts, movables and other assets and / or any other property movable or immovable and that I/We have not given the guarantee upon any understanding, faith or belief that the Bank has taken and / or may hereafter take any or other such security and that notwithstanding the provisions of Sections 140 and 141 of the Contract Act, 1872 or any other provision of that Act or any other law, I/We will not claim to be discharged to any extent because of the Bank's failure to take any or other such security or in requiring or obtaining any or other such security or losing or parting with for any reason whatsoever including reasons attributable to its default and negligence benefit of any other such security or any rights to any or other such security that have been or could have been taken and in the event of the Bank so losing or parting with security the guarantor (s) shall be deemed to have consented to acquiesce in the same.
6. That without prejudice to the effect in any manner whatsoever of the foregoing clause. Where the loans and advances are secured or intended to be secured in any manner whatsoever by or over any property movable or immovable whatsoever by way of hypothecation, pledge and / or mortgage of and / or any charge over goods, book-debts, movable and other assets by or under any agreements or letter (s) or otherwise I/We will not be concerned in any manner with any or other such security that the Bank has taken or proposes to take or may take and that the Bank's failure in requiring or obtaining any or other such security or in the observance or performance of any of the stipulations or terms contained in any agreements if any or letter(s) and the default of the Bank in requiring or endorsing the observance or performance of any of the said stipulations or terms shall not have the effect of releasing me / us from my / our liability and or of prejudicing the Banks rights or remedies against me / us under the Agreement or otherwise.
7. That the Bank shall be at liberty to take other securities for the loans and advances or any part thereof and to release or forbear to enforce all or any of its remedies upon or under such securities and any collateral security or securities now held by the Bank and that no such release or forbearance as aforesaid shall have the effect of releasing me / us from my / our

Revised 48

liability or of prejudicing the Bank's rights and remedies against me / us under the terms of the guarantee and that I/We shall have no right to the benefit of any other security that may be held by the Bank until the claim of the Bank against the Borrower in respect of the loans and advances and of all the other claims (if any) of the Bank against the Borrower on any other account whatsoever shall have been fully satisfied and then in so far only as such security shall not have been exhausted for the purpose of realising the amount of the said Bank's claims and rateably only with other guarantors or other persons (if, any) entitled to the benefit of such securities respectively.

That notwithstanding anything contained in Section 133 of the Contract Act or in any other provisions of law I/We will not claim to be discharged to any extent because of the Bank varying any of the terms and conditions whether contained in any Agreement(s) or letter(s) and on which the loan has been made to the Borrower and for this purpose and in particular any excess drawings over and above the sanctioned limit of the loans and advances allowed by the Bank at or without the specific request of the borrower shall not discharge me / us from my / our liability under this guarantee.

8. The Guarantor(s) hereby agree (s) that notwithstanding any variation made in the terms of the Hypothecation Agreement / Agreement\* etc. dated ..... or any other Agreement or letter inter alia including variation in the rate of interest, extending the date of payment of the instalments and on which the loan has been made or any composition made between the Bank and the Borrower or any agreement on the part of the Bank to give time to or not to sue the Borrower or the Bank parting with any of the securities given by the borrower the Guarantor(s) shall not be released or discharged of his-/ their obligations under this Guarantee provided that in the event of any such variations or composition or agreement the liability of the Guarantor(s) shall notwithstanding anything herein contained be deemed to have accrued and the Guarantor(s) shall be deemed to have become liable, hereunder on the date or dates on which the Borrower shall become liable to pay the amount / amounts due under the above referred to Agreements as a result of such variation or composition or agreement.

(\* Delete whichever is not applicable.)

9.(a) That if the Borrower shall become insolvent, bankrupt or makes any arrangement or composition with creditors the Bank (notwithstanding payment to the Bank by me / us or any other person of the whole or any part of the amount hereby secured) rank as creditor and may prove against the estate of the borrower for the full amount of all the bank's claims against the borrower or agree to and accept any composition in respect thereof and the Bank may receive and retain the whole of the dividends, compensation or other payments thereof to the exclusion of all my / our rights as guarantor(s) for the Borrower in competition with the Bank until all the Banks claims are fully satisfied and I/We will not be paying off the amount payable by me / us or any part thereof or otherwise prove or claim against the estate of the Borrower until the whole of the Bank's claims against the Borrower, in respect of all the liabilities whatsoever have been satisfied and the Bank may enforce and recover payment from me / us of the full amount payable by me / us notwithstanding any such proof or composition as aforesaid.

- 9.(b) The guarantor shall not stand discharged by transfer of the loan account of the Borrower from one branch to another and such transfer of the account shall not be deemed as a variation of the terms of the contract.
10. The guarantor(s) hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the guarantor(s) (b) information or data relating to any credit facility availed or / to be availed by the guarantor(s) and default, if any, committed by the guarantor(s) in discharge of his / their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and any other agency authorized in this behalf by RBI. Further, the guarantor(s) declare that the information and data furnished by him / them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to Banks / Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.
11. That any notice by way of demand or otherwise may be given by the bank to me / us sending the same by post and addressed to me / us and the notice shall be deemed to have been given at the time when it will be delivered in the ordinary Course of post and it will be sufficient in order to prove service of any such notice and to prove that the envelope containing the same was posted and the certificate signed by any officer duly authorised by the Bank in this regard that the envelope was posted, shall constitute such proof.
12. That the guarantee herein contained shall not be determined or affected by the death of the guarantors hereunder but shall in all respects and for all purposes be binding and operative on his/ their successor(s), heir(s) and assigns until repayment of all moneys secured by and due to the Bank under the loan granted to the Borrower.
- 13.\* We further agree that we shall be jointly and severally liable to the bank for the entire outstanding in respect of the loan and that the Bank shall be at liberty to sue either or any of us in respect of such liability without joining the other or others of us and notwithstanding any decree in any such suit subsequently to sue the other or others of us and to proceed to judgement and execution at the option of the Bank until its claim is fully satisfied.

Signed and delivered by the said :

Shri / Smt .....(Guarantor).....

Shri / Smt .....(Guarantor).....

Place: .....

Date: .....

(\*Delete whichever not applicable)

No. H.

## प्रारूप - 29

(नियम 55 (1) देखिए)

(मोटर वाहन के स्वामित्व अन्तरण की सूचना)

मोटर वाहन के स्वामित्व के हस्तान्तरण के नोटिस का प्रारूप (दो प्रतियों) में किया जायेगा और दूसरी प्रति रजिस्ट्रीकर्ता प्राधिकारी के पृष्ठांकन सहित स्वामित्व के हस्तान्तरण की प्रविष्टियां करने के ठीक पश्चात् अन्तरक को तुरंत भेजी जायेगी।

सेवा में,  
रजिस्ट्रीकर्ता प्राधिकारी

(जिसकी अधिकारिता में हस्तान्तरी निवास करता है।)

मैं/हम ..... ने जो  
..... के निवासी हूँ/हैं आज .....  
(तारीख, मास और वर्ष) को अपना वाहन सं. .... में ..... चेसिस  
सं. .... इंजन संख्या..... श्री/श्रीमती.....  
..... सुपुत्र/पत्नी/सुपुत्री .....

..... निवासी .....  
..... (मकान सं./गली/ग्राम/कस्बा/जिला और राज्य) का निवासी है। बिक्रीत  
और परिदान कर दिया है, रजिस्ट्रीकरण प्रमाण-पत्र और बीमा प्रमाण-पत्र उनको दे दिये गये हैं।

मेरी/हमारी पूरी जानकारी और विश्वास में वाहन (Susperdal) नहीं है और सभी भारों से मुक्त है  
और दी गई सूचनायें सही हैं। मैं/हम/मेरी/हमारी सूचनाओं की किसी गलती या छुपाने की जिम्मेदारी  
लेता/लेती हूँ।

तारीख.....

रजिस्ट्रीकृत स्वामी  
(हस्तान्तरी के ह. या अंगूठा निशानी)

1. प्रतिलिपि : उस रजिस्ट्रीकर्ता प्राधिकारी ..... को प्रतिलिपि जिसकी अधिकारिता में  
हस्तान्तरी निवास करता है।

टिप्पणी : रजिस्ट्रीकर्ता प्राधिकारी को रसीद डाक द्वारा भेजा जायेगा।

## कार्यालय पृष्ठांकन

सन्दर्भ सं. .... तारीख ..... कार्यालय..... वाहन का स्वामित्व  
..... (तारीख) से श्री ..... को हस्तान्तरित कर दिया गया है।

सेवा में,

(अन्तरक)

\* जो लागू न हो उसे काट दें।

रजिस्ट्रीकर्ता प्राधिकारी  
(कार्यालय की मुद्रा)

Request-48

No. H

## प्रारूप - 29

(नियम 55 (1) देखिए)

(मोटर वाहन के स्वामित्व अन्तरण की सूचना)

मोटर वाहन के स्वामित्व के हस्तान्तरण के नोटिस का प्रारूप (दो प्रतियों) में किया जायेगा और दूसरी प्रति रजिस्ट्रीकर्ता प्राधिकारी के पृष्ठांकन सहित स्वामित्व के हस्तान्तरण की प्रविष्टियां करने के ठीक पश्चात् अन्तरक को तुरंत भेजी जायेगी।

सेवा में,  
रजिस्ट्रीकर्ता प्राधिकारी

..... (जिसकी अधिकारिता में हस्तान्तरी निवास करता है।)

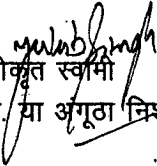
मैं / हम ..... ने जो

..... के निवासी हूँ / हैं आज .....  
(तारीख, मास और वर्ष) को अपना वाहन सं. .... में ..... चैसिस  
सं. .... इंजन संख्या..... श्री / श्रीमती.....

..... सुपुत्र / पत्नी / सुपुत्री .....  
..... निवासी .....  
..... (मकान सं. / गली / ग्राम / कस्बा / जिला और राज्य) का निवासी है। बिक्रीत  
और परिदान कर दिया है, रजिस्ट्रीकरण प्रमाण-पत्र और बीमा प्रमाण-पत्र उनको दे दिये गये हैं।

मेरी / हमारी पूरी जानकारी और विश्वास में वाहन (Susperdal) नहीं है और सभी भारों से मुक्त है  
और दी गई सूचनायें सही हैं। मैं / हम / मेरी / हमारी सूचनाओं की किसी गलती या छुपाने की जिम्मेदारी  
लेता / लेती हूँ।

तारीख.....

  
रजिस्ट्रीकृत स्वामी  
(हस्तान्तरी के ह. या अगूठा निशानी)

1. प्रतिलिपि : उस रजिस्ट्रीकर्ता प्राधिकारी ..... को प्रतिलिपि जिसकी अधिकारिता में  
हस्तान्तरी निवास करता है।

टिप्पणी : रजिस्ट्रीकर्ता प्राधिकारी को रसीद डाक द्वारा भेजा जायेगा।

### कार्यालय पृष्ठांकन

सन्दर्भ सं. .... तारीख ..... कार्यालय..... वाहन का स्वामित्व  
..... (तारीख) से श्री ..... को हस्तान्तरित कर दिया गया है।

सेवा में,  
.....  
.....

(अन्तरक)  
\* जो लागू न हो उसे काट दें।

रजिस्ट्रीकर्ता प्राधिकारी  
(कार्यालय की मुद्रा)



## प्रारूप - 30

{ नियम 55 (2) और (3) देखिये }

## मोटर वाहन के स्वामित्व के हस्तान्तरण की सूचना

(यदि वाहन वित्त पोषित हो तो यह फार्म दो प्रतियों में भरा जाएगा जिसकी एक प्रति परिवहन कार्यालय द्वारा पंजीयन पुस्तिका एवं अपने अभिलेख में दर्ज करके फाइनेन्सर (बैंक) को प्रेषित की जाएगी)

सेवा में,

रजिस्ट्रीकर्ता प्राधिकारी

Request-98

## भाग-1 (हस्तान्तरक के उपयोगार्थ)

हस्तान्तरक का नाम ..... का पुत्र/की पत्नी/की पुत्री .....

पूरा पता .....

1. मैं / हम घोषणा करता हूँ / करते हैं कि मैंने / हमने ..... तारीख ..... मास ..... और वर्ष ..... को मेरा/अपना मोटर वाहन, जिसका रजिस्ट्रीकरण चिन्ह ..... है ..... श्री / श्रीमती ..... पुत्र / पुत्री / पत्नी ..... निवासी ..... को बेच दिया है और रजिस्ट्रीकरण प्रमाण-पत्र तथा बीमा प्रमाण-पत्र हस्तगत करा दिया है।
2. मैं / हम यह घोषणा करता हूँ / करते हैं कि मेरे / हमारे सर्वोत्तम ज्ञान के अनुसार वाहन का रजिस्ट्रीकरण प्रमाण-पत्र निलम्बित या रद्द कर दिया गया है / नहीं किया गया है।
3. \*\* मैं रजिस्ट्रीकर्ता प्राधिकारी द्वारा जारी किया गया "अनापत्ति प्रमाण-पत्र" संलग्न करता हूँ। यदि रजिस्ट्रीकर्ता का "अनापत्ति प्रमाण पत्र" संलग्न नहीं किया जाता है तो हस्तान्तरक को अपने आवेदन के साथ धारा 50 की उपधारा (1) के अपेक्षानुसार एक घोषणा फाइल करनी चाहिये।

तारीख.....

हस्तान्तरक के हस्ताक्षर या अंगूठा निशान

\*\* निलम्बन या रद्दकरण का ब्योरा।

\*\* जो लागू न हो उसे काट दें।

## भाग-2 (हस्तान्तरी के प्रयोग के लिए)

हस्तान्तरी का नाम..... आयु..... का

पुत्र / की पत्नी / की पुत्री ..... पूरा पता.....

.....(पते का प्रमाण-पत्र) नत्थी करें।

मैं / हम यह घोषणा करता हूँ / करते हैं कि मैंने / हमने आज तारीख ..... (तारीख, मास और वर्ष) का मोटर वाहन, जिसका रजिस्ट्रीकरण सं..... है, ..... (नाम और पूरा पता) से क्रय कर लिया है और यह अनुरोध करता हूँ / करते हैं कि रजिस्ट्रीकरण प्रमाण पत्र वाहन के ठीक हालत में होने के प्रमाण पत्र में, जो संलग्न है वाहन के स्वामी के स्वामित्व के हस्तांतरण की बजाए आवश्यक प्रविष्टियों को मेरे / हमारे नाम में अभिलिखित करें, बीमा प्रमाणपत्र भी संलग्न है।

मेरे सर्वोत्तम ज्ञान और विश्वास से वाहन किसी सुपुर्दगी में नहीं है और सभी विकलांगों से मुक्त है और दी गई जानकारी सही है। किसी गलती या जानकारी छुपाने के लिए मैं उत्तरदायित्व स्वीकार करता हूँ।

तारीख.....

हस्तान्तरी के हस्ताक्षर या अंगूठा निशान

अपक्रय / आडमान / पट्टा करार अधीन करते हुए मोटर वाहन की दशा में वित्तपोषक की सहमति / हम, जो ..... मोटर वाहन की बाबत अपक्रय / आडमान / पट्टा करार के पक्षकार को, जिनसे मैंने / हमने अपक्रय / आडमान / पट्टा करार किया है, उक्त वाहन के स्वामित्व के हस्तान्तरण के सहमति देता हूँ / देते हैं।  
 वित्तपोषक का पूरा नाम व पता .....  
 दिनांक ..... वित्तपोषक के हस्ताक्षर व

कार्यालय के उपयोग हेतु

(क) लिपिक की टिप्पणी :-

1. आवेदन पत्र अपूर्ण है x चिन्हित स्थान पूर्ण करें।
2. पते का प्रमाण-पत्र नियमानुकूल नहीं है।
3. फाइनैसियर की सहमति नहीं है।
4. विक्रेता के हस्ताक्षर अभिलेखानुरूप नहीं हैं।
5. पूर्व पंजीयन अधिकारी से अनापत्ति प्रमाण-पत्र कर प्रस्तुत करें।
6. पंजीयन प्रमाण-पत्र कटा-फटा/अस्पष्ट है, द्वितीय प्रति प्राप्त व
7. वैध बीमा प्रस्तुत करें।
8. पते के प्रमाण-पत्र की मूल प्रति दिखावें।
9. प्रपत्र पूर्ण व सही है, पंजीयन अधिकारी के समक्ष आदेशार्थ प्र

(ख) पंजीयन अधिकारी के आदेश

हस्ताक्षर (लिपिक)

(ग) रोकड़िया, कृपया रु. ....

हस्ताक्षर (पं. अ.)  
 स्वामित्व अन्तरण शुल्क लें।

(घ) रसीद सं. ....  
 रुपया .....

हस्ताक्षर (लिपिक)  
 दि ..... द्वा  
 अंकन रु. .... प्राप्त हुआ।

हस्ताक्षर (रोकड़िया)

कार्यालय पृष्ठांकन

संदर्भ संख्या ..... कार्यालय का नाम .....

हायर पर्चेज के प्रमाण-पत्र की निरन्तरता कायम रखते हुए वाहन सं. .... के स्वामित्व अंतरण की प्रविष्टि पंजीयन पुस्तिका एवं कार्यालय के अभिलेखों में दिनांक ..... को कर ली गयी है।

दिनांक .....

रजिस्ट्रीकर्ता के हस्ताक्षर

सेवा में,

1. हस्तान्तरक श्री / श्रीमती / कु. ....  
 (पूरा पता) .....

2. फाइनैन्सर मेसर्स .....  
 (पंजीकृत पावती डाक से दोनों को भेजा जाए)

(फाइनैन्सर और पंजीकृत वाहन स्वामी के दो-दो नमूने के हस्ताक्षर फार्म सं. 23 व 24 पर करा लिए जाए)

फाइनैन्सर के नमूना हस्ताक्षर

पंजीकृत वाहन स्वामी के नमूना हस्ताक्षर

1. ....
2. ....
3. ....

1. ....
2. ....
3. ....

## प्रारूप - 30

{ नियम 55 (2) और (3) देखिये }

## मोटर वाहन के स्वामित्व के हस्तान्तरण की सूचना

(यदि वाहन वित्त पोषित हो तो यह फार्म दो प्रतियों में भरा जाएगा जिसकी एक प्रति परिवहन कार्यालय द्वारा पंजीयन पुस्तिका एवं अपने अभिलेख में दर्ज करके फाइनेन्सर (बैंक) को प्रेषित की जाएगी)

सेवा में,

रजिस्ट्रीकर्ता प्राधिकारी

Request-98

## भाग-1 (हस्तान्तरक के उपयोगार्थ)

हस्तान्तरक का नाम ..... का पुत्र/की पत्नी/की पुत्री .....  
..... पूरा पता .....

1. मैं / हम घोषणा करता हूँ / करते हैं कि मैंने / हमने ..... तारीख ..... मास ..... और वर्ष ..... को मेरा/अपना मोटर वाहन, जिसका रजिस्ट्रीकरण चिन्ह ..... है ..... श्री / श्रीमती ..... पुत्र / पुत्री / पत्नी ..... निवासी ..... को बेच दिया है और रजिस्ट्रीकरण प्रमाण-पत्र तथा बीमा प्रमाण-पत्र हस्तगत करा दिया है।
2. मैं / हम यह घोषणा करता हूँ / करते हूँ कि मेरे / हमारे सर्वोत्तम ज्ञान के अनुसार वाहन का रजिस्ट्रीकरण प्रमाण-पत्र निलम्बित या रद्द कर दिया गया है / नहीं किया गया है।
3. \*\* मैं रजिस्ट्रीकर्ता प्राधिकारी द्वारा जारी किया गया "अनापत्ति प्रमाण-पत्र" संलग्न करता हूँ। यदि रजिस्ट्रीकर्ता का "अनापत्ति प्रमाण पत्र" संलग्न नहीं किया जाता है तो हस्तान्तरक को अपने आवेदन के साथ धारा 50 की उपधारा (1) के अपेक्षानुसार एक घोषणा फाइल करनी चाहिये।

तारीख.....

हस्तान्तरक के हस्ताक्षर या अंगूठा निशान

\*\* निलम्बन या रद्दकरण का ब्योरा।

\*\* जो लागू न हो उसे काट दें।

## भाग-2 (हस्तान्तरी के प्रयोग के लिए)

हस्तान्तरी का नाम..... आयु..... का  
पुत्र / की पत्नी / की पुत्री ..... पूरा पता.....  
..... (पते का प्रमाण-पत्र) नत्थी करें।

मैं / हम यह घोषणा करता हूँ / करते हैं कि मैंने / हमने आज तारीख ..... (तारीख, मास और वर्ष) का मोटर वाहन, जिसका रजिस्ट्रीकरण सं..... है, ..... (नाम और पूरा पता) से क्रय कर लिया है और यह अनुरोध करता हूँ / करते हैं कि रजिस्ट्रीकरण प्रमाण पत्र वाहन के ठीक हालत में होने के प्रमाण पत्र में, जो संलग्न है वाहन के स्वामी के स्वामित्व के हस्तांतरण की बजाए आवश्यक प्रविष्टियों को मेरे / हमारे नाम में अभिलिखित करें, बीमा प्रमाणपत्र भी संलग्न है।

मेरे सर्वोत्तम ज्ञान और विश्वास से वाहन किसी सुपुर्दगी में नहीं है और सभी विकलांगों से मुक्त है और दी गई जानकारी सही है। किसी गलती या जानकारी छुपाने के लिए मैं उत्तरदायित्व स्वीकार करता हूँ।

तारीख.....

हस्तान्तरी के हस्ताक्षर या अंगूठा निशान

अपक्रय/आडमान/पट्टा करार अधीन करते हुए मोटर वाहन की दशा में वित्तपोषक की सहमति।

मैं/हम, जो ..... मोटर वाहन की बाबत अपक्रय/आडमान/पट्टा करार के पक्षकार .....  
..... को, जिनसे मैंने/हमने अपक्रय/आडमान/पट्टा करार किया है, उक्त वाहन के स्वामित्व के हस्तान्तरण के लिए  
सहमति देता हूँ/देते हैं।

वित्तपोषक का पूरा नाम व पता  
दिनांक .....

वित्तपोषक के हस्ताक्षर व मोहर

### कार्यालय के उपयोग हेतु

(क) लिपिक की टिप्पणी :-

1. आवेदन पत्र अपूर्ण है x चिन्हित स्थान पूर्ण करें।
2. पते का प्रमाण-पत्र नियमानुकूल नहीं है।
3. फाइनेंसियर की सहमति नहीं है।
4. विक्रेता के हस्ताक्षर अभिलेखानुरूप नहीं हैं।
5. पूर्व पंजीयन अधिकारी से अनापत्ति प्रमाण-पत्र कर प्रस्तुत करें।
6. पंजीयन प्रमाण-पत्र कटा-फटा/अस्पष्ट है, द्वितीय प्रति प्राप्त कर दें।
7. वैध बीमा प्रस्तुत करें।
8. पते के प्रमाण-पत्र की मूल प्रति दिखावे।
9. प्रपत्र पूर्ण व सही है, पंजीयन अधिकारी के समक्ष आदेशार्थ प्रस्तुत करें।

हस्ताक्षर (लिपिक)

(ख) पंजीयन अधिकारी के आदेश

हस्ताक्षर (पं. अ.)

(ग) रोकड़िया, कृपया रु. .... स्वामित्व अन्तरण शुल्क लें।

हस्ताक्षर (लिपिक)

(घ) रसीद सं. .... दि ..... द्वारा  
रुपया ..... अंकन रु. .... प्राप्त हुआ।

हस्ताक्षर (रोकड़िया)

### कार्यालय पृष्ठांकन

संदर्भ संख्या..... कार्यालय का नाम .....

हायर प्येज के प्रमाण-पत्र की निरन्तरता कायम रखते हुए वाहन सं. .... के स्वामित्व अंतरण  
की प्रविष्टि पंजीयन पुस्तिका एवं कार्यालय के अभिलेखों में दिनांक ..... को कर ली गयी है।

दिनांक.....

रजिस्ट्रीकर्ता के हस्ताक्षर

सेवा में,

1. हस्तान्तरक श्री/श्रीमती/कु. ....  
(पूरा पता) .....

2. फाइनेंसर मेसर्स .....  
(पंजीकृत पावती डाक से दोनों को भेजा जाए)

(फाइनेंसर और पंजीकृत वाहन स्वामी के दो-दो नमूने के हस्ताक्षर फार्म सं. 23 व 24 पर करा लिए जाएं)

फाइनेंसर के नमूना हस्ताक्षर

पंजीकृत वाहन स्वामी के नमूना हस्ताक्षर

1. ....
2. ....
3. ....

1. ....
2. ....
3. ....

*Yashwanth Singh*

### प्रारूप - 34

[ नियम 60 देखिये ]

हायर पर्चेज / लीज / हाइपोथिकेशन समझौते को पंजीयन अभिलेखों पर अंकित कराने हेतु प्रार्थना-पत्र दो और तीन प्रतियों में भरा जायेगा। यदि मूल पंजीयन अधिकारी भिन्न हों, दूसरी और तीसरी प्रति क्रमशः वित्तपोषक एवं पंजीयन अधिकारी को तुरन्त पंजीयन प्रमाण-पत्र और फार्म सं. २४ में अंकित करने के उपरान्त वापस कर देनी चाहिये। सेवा में,

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पंजीयन अधिकारी  
.....  
.....

यह मोटर वाहन पंजीयन सं..... हायर पर्चेज और वाहन स्वामी के मध्य समझौते के लिए है। वाहन स्वामी.....

और (वित्त पोषक का नाम और पता).....

हम अनुरोध करते हैं कि समझौते का अंकन पंजीयन प्रमाण-पत्र तथा सम्बन्धित अभिलेखों में कर लिया जाए। पंजीयन प्रमाण-पत्र निर्धारित फीस के साथ संलग्न की जाती है।

दिनांक : .....

*yuvraj singh*  
(पंजीकृत स्वामी के हस्ताक्षर  
या अंगूठा निशान)

दिनांक : .....

(वित्तपोषक के हस्ताक्षर)

#### कार्यालय पृष्ठांकन

सन्दर्भ संख्या .....

कार्यालय .....

हायर पर्चेज समझौते का अंकन प्रार्थनानुसार पंजीयन अभिलेखों तथा पंजीयन प्रमाण-पत्र पर दिनांक..... को कर लिया गया है।

दिनांक .....

पंजीयन अधिकारी के हस्ताक्षर

सेवा में,  
भारतीय स्टेट बैंक (वित्तपोषक)  
.....

पंजीयन अधिकारी  
.....

(दानों को पावती डाक से भेजा जाए)  
वित्त पोषक के नमूने के दो हस्ताक्षर ऐसे लिए जायें जिनमें प्रमाणीकरण की मोहर अधि. हस्ताक्षर पर आ जाए।

## प्रारूप - 34

[ नियम 60 देखिये ]

हायर पर्चेज/लीज/हाइपोथिकेशन समझौते को पंजीयन अभिलेखों पर अंकित कराने हेतु प्रार्थना-पत्र दो और तीन प्रतियों में भरा जायेगा। यदि मूल पंजीयन अधिकारी भिन्न हों, दूसरी और तीसरी प्रति क्रमशः वित्तपोषक एवं पंजीयन अधिकारी को तुरन्त पंजीयन प्रमाण-पत्र और फार्म सं. 28 में अंकित करने के उपरान्त वापस कर देनी चाहिये। सेवा में,

पंजीयन अधिकारी  
.....  
.....

यह मोटर वाहन पंजीयन सं..... हायर पर्चेज और वाहन स्वामी के मध्य समझौते के लिए है। वाहन स्वामी.....  
.....  
.....

और (वित्त पोषक का नाम और पता).....  
.....

हम अनुरोध करते हैं कि समझौते का अंकन पंजीयन प्रमाण-पत्र तथा सम्बन्धित अभिलेखों में कर लिया जाए। पंजीयन प्रमाण-पत्र निर्धारित फीस के साथ संलग्न की जाती है।

दिनांक : .....

(पंजीकृत स्वामी के हस्ताक्षर  
या अंगूठा निशान)

दिनांक : .....

(वित्तपोषक के हस्ताक्षर)

### कार्यालय पृष्ठांकन

सन्दर्भ संख्या .....

कार्यालय .....

हायर पर्चेज समझौते का अंकन प्रार्थनानुसार पंजीयन अभिलेखों तथा पंजीयन प्रमाण-पत्र पर दिनांक..... को कर लिया गया है।

दिनांक .....

पंजीयन अधिकारी के हस्ताक्षर

सेवा में,

भारतीय स्टेट बैंक (वित्तपोषक)  
.....

पंजीयन अधिकारी  
.....

(दानों को पावती डाक से भेजा जाए)

वित्त पोषक के नमूने के दो हस्ताक्षर ऐसे लिए जायें जिनमें प्रमाणीकरण की मोहर अधि. हस्ताक्षर पर आ जाए।

No. B

## प्रारूप संख्या - 35

(नियम 61 (1) देखिए)

हायर पचेस-लीज हाइपोथिकेशन निरस्त किए जाने की सूचना

तीन प्रतियों में जहां पंजीयन अधिकारी भिन्न हों, द्वितीय एवं तृतीय प्रतियाँ तुरन्त पंजीयन अधिकारी एवं वित्त पोषक को पंजीयन पुस्तिका एवं फार्म सं. 24 में दर्ज किए जाने के उपरान्त वापस किया जाए जिसमें वाहन सं. .... का समझौता हमारे द्वारा निरस्त कर दिये जाने का उल्लेख अंकित हो।  
(पंजीयन प्रमाण-पत्र निर्धारित फीस सहित संलग्न है)

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दिनांक.....

पंजीयन वाहन स्वामी के हस्ताक्षर  
या अंगूठा निशानी

दिनांक.....

वित्त पोषक के हस्ताक्षर  
पदनाम, पता व मुहर

## कार्यालय पृष्ठांकन

संदर्भ.....

दिनांक.....

कार्यालय.....

सेवा में,

वित्त पोषक

पंजीयन अधिकारी के हस्ताक्षर

पंजीयन अधिकारी

(दोनों की पंजीकृत पावती डाक में भेजी जाए)

मूल प्रार्थना-पत्र पर वित्त पोषक के दो नमूने के हस्ताक्षर लिये जाए। पंजीयन अधिकारी इन हस्ताक्षरों को ऐसे सत्यापित करें कि उनकी सील आधी नमूना के हस्ताक्षरों पर आ जाए।



No. B

**प्रारूप संख्या — 35**

(नियम 61 (1) देखिए)

**हायर पर्वेस-लीज हाइपोथिकेशन निरस्त किए जाने की सूचना**

तीन प्रतियों में जहां पंजीयन अधिकारी भिन्न हों, द्वितीय एवं तृतीय प्रतियाँ तुरन्त पंजीयन अधिकारी एवं वित्त पोषक को पंजीयन पुस्तिका एवं फार्म सं. 24 में दर्ज किए जाने के उपरान्त वापस किया जाए जिसमें वाहन सं. .... का समझौता हमारे द्वारा निरस्त कर दिये जाने का उल्लेख अंकित हो।)  
(पंजीयन प्रमाण-पत्र निर्धारित फीस सहित संलग्न है)

दिनांक 10/2/11

पंजीयन वाहन/स्वामी के हस्ताक्षर  
या अंगूठा निशानी

दिनांक.....

वित्त पोषक के हस्ताक्षर  
पदनाम, पता व. मुहर

**कार्यालय पृष्ठांकन**

संदर्भ.....

कार्यालय.....

दिनांक.....

पंजीयन अधिकारी के हस्ताक्षर

सेवा में,

वित्त पोषक

.....

.....

पंजीयन अधिकारी

.....

(दोनों की पंजीकृत पावती डाक में भेजी जाए)

मूल प्रार्थना-पत्र पर वित्त पोषक के दो नमूने के हस्ताक्षर लिये जाएं। पंजीयन अधिकारी इन हस्ताक्षरों को ऐसे सत्यापित करें कि उनकी सील आधी नमूना के हस्ताक्षरों पर आ जाए।

ANNEXURE - I

Text of the Consent Clause to be executed by Borrowers/s

I / We, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to me/us, the State Bank of India, ..... *Hansi* ..... branch, requires my / our consent for the disclosure by the bank, of information and data relating to me / us, of the credit facility availed of / to be availed, by me/us, obligations as assumed /to be assumed, by me/us, in relation thereto and default, if any, committed by me/us, in discharge thereof.

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2. Accordingly, I/We, hereby agree and give consent for the disclosure by the \* State Bank of India, of all or any such ;

- (a) information and data relating to me / us ;
- (b) the information or data relating to any credit facility availed of / to be availed, by me/us, and
- (c) default, if any, committed by me/us, in discharge of my / our such obligation,

as the \*State Bank of India, may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI.

3. I/We, declare that the information and data furnished by me/us to the \* State Bank of India, ..... *Hansi* ..... branch are true and correct.

4. I/We, undertake that :

- (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them; and
- (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Date :

Signature of Borrower

Address :

*Gudab Singh*  
.....  
*J-18, Indira Colony*  
.....  
*Hansi*  
.....

*Gudab Singh*

\*The expression 'bank' includes lending institutions for the purpose.

ANNEXURE - II

Text of the Consent Clause to be executed by Guarantors

I/We, understand that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to..... \*(..... name of the borrower/s) and furnishing of guarantee in relation thereto, the \* State Bank of India,..... branch, requires consent of the guarantor/s of the credit facility, granted/to be granted, by the bank for disclosure of, information and data relating to the guarantor/s, any credit facility availed of by the guarantors/s, obligations as assumed by the guarantor/s, in relation thereto and default, if any, committed, in discharge thereof.

2. Accordingly, I/We, hereby agree and give consent for the disclosure by the \* State Bank of India, of all or any such ;

- (a) information and data relating to me/us ;
- (b) the information or data relating to my/our, obligations in any credit facility granted/ to be granted, by the bank and guaranteed by me/us, as a guarantor; and
- (c) default, if any, committed by me/us, in discharge of my/our such obligation,

as the \*State Bank of India, may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI.

3. I/We, declare that the information and data furnished by me/us to the \* State Bank of India,.....branch are true and correct.

4. I/We, undertake that :

- (a) the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them; and
- (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

Date :

Signature of Guarantor(s)

Address :

.....  
.....  
.....

\*The expression 'bank' includes lending institutions for the purpose.

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भारतीय स्टेट बैंक  
State Bank of India

Branch Hansi/Am  
Code 00089

BMDP No. :

The Asstt. General Manager  
Region  
Zonal Office,

Kanpur, RBO-3

SL. No.

Date. 10/2/11

**CONTROL REPORT IN RESPECT OF ADVANCES SANCTIONED TO PUBLIC UNDER  
"PERSONAL SEGMENT"  
DURING THE MONTH OF.....200**

Request-48

[Scheme of Delegation of Financial Powers, Advances and Allied Matters 1995 - General Matters 1997 (Page - 219)]

1. Name of the Borrower : Mr. Golab Singh

Age : 01/06/1960 (51 Yrs)

2. Full Address : J-15 Judges Colony, Hansi/Am

(a) Deptt./Place of Posting : .....

(b) Residential : .....

3. Date of Sanction : 10/2/11

4. Limit Sanctioned : 5,50,000/-

5. Name of the Scheme : Buy Car LOAN

6. Margin : 10%

7. Rate of Interest : 8% UP FRONT FEE RECOVERED Yes

8. Primary Security : .....HYPOTHECATION OF Vehicle

9. Collateral Security (A) Personal guarantee of Nil

(Brief / Detailed opinion reports (i) Shri..... (ii) Shri.....

S/o..... S/o.....

R/o..... R/o.....

Occupation..... Occupation.....

(B) Any other :

10. Worth of Guarantor (s) : (i) ..... (ii) .....

11. Documents : 1 .....

2 .....

3 .....

4 .....

12. Repayment plan, EMI Rs. .... in ..... months

13. If Check off facility is available mention organisation of borrower *Yes*

14. Net Monthly / Annual Income as per Pay slip / Income Tax Return *5,64,234*

15. Comprehensive Insurance with : Obtained Bank clause *Taken*

16. Noting of bank's charge with..... R.T.O. .... Yes *Under process*

17. Remarks *Applicant is Additional District Judge*

18. We confirm that :

- (i) Genuineness of salary slip / income tax return has been verified.
- (ii) Proof of residence of borrower / guarantors has been obtained and verified.
- (iii) Identity of borrower / guarantors has been verified.
- (vi) Assets created out of Bank's finance have been verified.
- (vi) Pre-Sanction / Post Disbursement Survey has been conducted.

*[Signature]*  
Branch Manager