

Scoutal
4-3-13
Encl - (7) page

Request no

8 3 13

3653
reg no. 0
file no. 17/2562
140
4/3/13

हरकेश कुमार,
अपर जिला एवं सत्र न्यायाधीश,
कोर्ट सं० 12, गाजियाबाद ।

र.स. में,

महानिबन्धक,
माननीय उच्च न्यायालय
इलाहाबाद ।

द्वारा,

श्रीमान जनपद न्यायाधीश,
गाजियाबाद ।

विषय:- वाहन सं०- यू.पी. 14 बी.वी. 9777 कार खरीदने के सम्बन्ध में सूचना ।

महोदय,

उपरोक्त विषय के सम्बन्ध में निवेदन है कि मेरे द्वारा दि०- 29.11.2012 को एक कार वैंटो वौक्सवैगन, वौक्सवैगन गाजियाबाद टोरक्यू कार प्रा० लि० से अंकन 8,52,703/- + अंकन 29,654/- बीमा लोजस्टिक तथा एसेसरीज कुल धनराशि अंकन 8,82,357/- रूपये (आठ लाख बयासी हजार तीन सौ सत्तावन)में खरीदी गयी है जिसके सम्बन्ध में भारतीय स्टेट बैंक राजनगर गाजियाबाद की शाखा से 5,00,000/- रूपये (पांच लाख)का ऋण लिया गया है। शेष धनराशि अंकन 3,82,357/- रूपये (तीन लाख बयासी हजार तीन सौ सत्तावन)का भुगतान मेरे बचत खाता सं०- 30064690495 से रेखांकित बैंक द्वारा भुगतान किया गया है। उक्त कार का पंजीकरण दि०- 05.12.2012 को कराया गया है जिसका नं०- यू०पी०- 14 बी.वी. --9777 पंजीकरण कार्यालय गाजियाबाद से प्राप्त हुआ है।

उक्त कार के सम्बन्ध में माननीय उच्च न्यायालय के परिपत्र सं०- 25/एडमिन (ए) दिनांकित 13.07.1998 के अनुसार दिये गये निर्देशों की प्रस्तर वार सूचना निम्न प्रकार से है :-

- 1- नियुक्ति का दिनांक 17-4-1992
- 2- कुल वेतन 1,01935.00 कटौती उपरान्त वेतन 83,535.00
- 3- सम्पत्ति का विवरण कार सं०- यू०पी० 14 बी.वी. 9777
- 4- माननीय उच्च न्यायालय से उक्त वाहन के सम्बन्ध में ऋण नहीं लिया गया है।
- 5- उक्त वाहन के सम्बन्ध में भारतीय स्टेट बैंक गाजियाबाद की शाखा से 5,00,000/- रूपये (पांच लाख रूपये) का ऋण लिया गया है जिसका भुगतान 16,251 /- रूपये (सोलह हजार दो सौ इक्यावन) की छत्तीस मासिक किश्तों में मेरे वेतन बचत खाता सं०- 30064690495 से किया जाना है
- 6- मेरे द्वारा पुरानी कार नहीं खरीदी गयी है बल्कि नयी कार खरीदी गयी है।
- 7- यह कार मैंने वौक्सवैगन गाजियाबाद टोरक्यूकार प्रा० लि० गाजियाबाद से खरीदी है।

28/3/13
2176

633
S. A. M. A.

DR-M
06-03-13

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JR-M
07 MAR 2013

S. A. M. A.
12.03.13

Request 198

TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

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

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

REGIONAL TRANSPORT OFFICE GHAZIABAD

Registration Number (पंजीकरण संख्या)	UP14BV9777	Registration Date (पंजी. तिथि)	05-Dec-2012
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	HARKESH KUMAR	Owner's Serial (वाहन स्वामी क्रमांक)	1
Son/wife/daughter of	SH. HARI KISHAN	Manufacturing Year (निर्माण का वर्ष)	10/2012
Full Address: (Permanent)	C-24 MIG LOHIA NAGAR GHAZIABAD U.P.	No. of Cylinders (सिलिंडर की संख्या)	4
Full Address: (Current)	C-24 MIG LOHIA NAGAR GHAZIABAD U.P.	Unladen Weight (खाली भार)	1130 kgs
Dealer's Name & Address (दिक्रेता का नाम)	TORQUE CARS PVT LTD G-7B PATEL NAGAR -III GHAZIABAD	Laden Weight (भरा हुआ भार)	1720 kgs
Vehicle Class (श्रेणी)	L.M.V. (CAR)	Seating Capacity (सीट क्षमता)	5 (including driver)
Chassis Number (चैसिस संख्या)	12309DT026099	Colour (रंग)	CANDY WHITE
Engine Number (इंजन संख्या)	CLS095801	Horse Power (अश्व शक्ति)	105 HP / 1598 CC
Type of Body (बोडी का प्रकार)	SALOON	Fuel Used (इंधन)	PETROL
Maker's Name (निर्माता का नाम)	VENTO 1.6 MPI	Tax paid upto (कर-मुफ्तान)	Life Time
HP / Lease Agreement with (हायपथेकेट/लीज समझौता किलसे)	VOLKSWAGAN STATE BANK OF INDIA	Tax Paid (कर-वरे)	Life Time (RI-RS 032171)
Description and Size of Tyres (टाइरों का विवरण एवं आकार)	29-Nov-2012	Fitness Valid upto (संजीवन की वैधता)	04-Dec-2027
(a) Front Axle (फ्रन्ट एक्सल)	Vehicle Registered Against NEW VEHICLE Case All Conditioner (A.C.) Fitted-Yes Entered By: 05-Dec-2012	Wheel Base (कील बेस)	2340
(b) Rear Axle (रियर एक्सल)		Registered Axle Weight (पंजीकृत एक्सल भार)	
(c) Any other Axle (अन्य कोई एक्सल)		(a) Front Axle (फ्रन्ट एक्सल)	
(d) Tandem Axle (टेन्डम एक्सल)		(b) Rear Axle (रियर एक्सल)	

Self Attested
17/01/13



Sr. No. RC-0
(क्र.सं.)

0562273

Signature of the Owner
वाहन स्वामी के हस्ताक्षर

Signature of Financier
वित्त पोषक के हस्ताक्षर

Signature of Authority

Request 98

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
bai = 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)

भारतीय स्टेट बैंक

State Bank of India

Savings Bank Account

CIF No : 85037515619

ALLAHABAD

P.B.NO.22, ALLAHABAD.

Account No : 30064690495

Customer Name: HARKESH KUMAR
& SMT. RITA RANI

S/D/W/H/o: HARI KISHAN

Address: JANPAD NIYAYALAYA

Phone: 2608224

Email: sbi.00006@sbi.co.in

Branch Code: 6

Date of Issue: 01/02/2011

01/02/2011 1817469 6

CONTINUATION

AMROHA

Phone: 05922-252411

Email:

D.O.B. (If Minor):

MOP.: EITHER OR SURVIVOR

Nom. Req. No.:

Nomination Name:

Self Attested
[Signature]
17/01/13

शुद्ध प्रमाणित
बैंक नं. - 12

[Signature]
शाखा प्रबन्धक
Branch Manager

Request 190

01/02/11 PD 538976288 Brought Forward 74875.00 384341.64Cr
Incl Bal: 0.00 Clr Bal: 459216.64 Cr;+MOD BAL: 459216.64Cr

Control: 2487926 6 30064690495 06/04/11)
01/03/11 PD 538976288 4746.00 463962.64Cr
05/03/11 CAS CASH CHEQUE 81185 50000.00 413962.64Cr
01/03/11 CAS PRES CHQ 81186 20000.00 393962.64Cr
23/03/11 PD 538976288 72544.00 466506.64Cr
04/04/11 PD 538976288 3500.00 470006.64Cr
06/04/11 CAS CASH CHEQUE 81187 50000.00 420006.64Cr
Incl Bal: 0.00 Clr Bal: 420006.64 Cr;+MOD BAL: 420006.64Cr

Control: 2487926 6 30064690495 19/05/11)
08/04/11 PD 538976288 4837.00 424843.64Cr
17/04/11 CAS PRES CHQ 81188 5550.00 419293.64Cr

02/05/11 PD 538976288 69522.00 488815.64Cr
03/05/11 CAS CASH CHEQUE 81189 50000.00 438815.64Cr
01/05/11 CAS PRES CHQ 81190 3900.00 434915.64Cr
08/05/11 8/12 11/5/11 538976288 69522.00 504437.64Cr
Incl Bal: 0.00 Clr Bal: 504437.64 Cr;+MOD BAL: 504437.64Cr

Control: 2487926 6 30064690495 13/06/11)
01/06/11 88387 28/5/11 538976288 69522.00 573959.64Cr
07/06/11 CAS CASH CHEQUE 81191 30000.00 543959.64Cr
13/06/11 REMI THRU CHQ 81192 155388.00 388571.64Cr
Incl Bal: 0.00 Clr Bal: 388571.64 Cr;+MOD BAL: 388571.64Cr

Self Attested
[Signature]
17/01/13

2487926 6 30064690495 13/06/11
[Stamp]

Request 98

DATE	DESCRIPTION	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	533535.140r
03.08.11	92139 29/7/11	538976288		33000.00	604840.140r
04.08.11	CAS CASH CHEQUE	81199	30000.00		574840.140r
18.06.11	CAS CASH CHEQUE	81199	20000.00		
25.06.11	CAS PRES CHQ	81199	5000.00		Brought Forward
30.07.11	INTEREST				707953.140r
01.07.11	CREDIT				
		538976288			
02.07.11	CAS PRES CHQ	81199	90000.00		626953.140r
05.07.11	CAS CASH CHEQUE	81199	30000.00		623953.140r
07.07.11	REMI BANK CHQ	81199	115177.50		508775.640r
08.07.11	95041 27/7/11	538976288			508775.640r
08.07.11	TRF	563507		32000.00	507475.640r
11.07.11	CAS PRES CHQ	81199	3900.00		503575.640r
03.08.11	92139 29/7/11	538976288		33000.00	604840.140r
04.08.11	CAS CASH CHEQUE	81199	30000.00		574840.140r
18.06.11	103790 6/7/11	538976288		33000.00	596577.140r
12.09.11	CAS PRES CHQ	81201	3900.00		592677.140r
20.09.11	CLG	538976288		115700.00	708377.140r
20.09.11	INTER BRCH FLE		174.00		707203.140r
02.10.11	111668 27/9/11	538976288		71487.00	779440.140r
11.10.11	CAS CASH CHEQUE	81202	40000.00		739440.140r
17.10.11	112234 12/10/11	538976288		5388.00	744828.140r
01.11.11	CREDIT	538976288		71487.00	816315.140r
02.11.11	CAS CASH CHEQUE	81204	40000.00		776315.140r
15.11.11	CAS PRES CHQ	81265	3900.00		772415.140r
15.11.11	115041 8/11/11	538976288		5505.00	777920.140r

Self Attested
D. D. D. D.
 17/01/13

बन्धु विकास बैंक प्रा. लि. काठमाडौं
 बन्धु विकास बैंक प्रा. लि. काठमाडौं

Request 98

DATE PARTICULARS CHEQUE NO. DEBIT CREDIT BALANCE INITIALS

Brought forward

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE	INITIALS
					543439.64CF	
	(Control: 3432580 6 30064690495 14/07/11)					
13/06/11	REMI THRU CHQ	81192	155388.00		388051.64CF	
18/06/11	CAS CASH CHEQUE	81194	20000.00		368051.64CF	
25/06/11	CAS PRES CHQ	81193	5000.00		363051.64CF	
30/06/11	INTEREST CREDIT			7957.00	371008.64CF	
01/07/11	CREDIT	538976288		71305.00	442313.64CF	
02/07/11	CAS PRES CHQ	81195	40000.00		402313.64CF	
05/07/11	CAS CASH CHEQUE	81196	30000.00		372313.64CF	
07/07/11	REMI THRU CHQ	81197	115127.50		257186.14CF	
08/07/11	95341 2/7/11	538976288		317729.00	574915.14CF	
08/07/11	108	563502		12000.00	586915.14CF	
11/07/11	CAS PRES CHQ	81198	3900.00		583015.14CF	
	Uncl bal: 0.00					
	Clr bal: 583015.14 CF					

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Self Attested
B. Evans
17/01/13

Request 90

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	799407.14Cr
17.12.11	123046 5/12/11	538976288			804856.14Cr
31.12.11	INTEREST CREDIT			5451.00	724429.81Cr
04.01.12	CAS CASH CHEQUE	327504	40000.00	13466.00	818324.14Cr
04.01.12	123781 26/12/11	538976288		71487.00	778324.14Cr
06.01.12	123706 21/12/11	538976288		6000.00	849811.14Cr
12.01.12	REMT THRU CHQ	327506	111383.13		855811.14Cr
					744428.01Cr
13.01.12	REMT THRU CHQ	327507	111383.13		633044.88Cr
14.01.12	OWN CHQ XFER DP	902607		111083.13	744128.01Cr
16.01.12	CAS PRES CHQ	327505	5850.00		738278.01Cr
17.01.12	TRY CH	538976288		5451.00	743729.01Cr
25.01.12	CAS PRES CHQ	327503	20000.00		723729.01Cr
01.02.12	CAS CASH CHEQUE	327508	50000.00		673729.01Cr
01.02.12	OWN CHQ XFER DP	7037		3107.00	676836.01Cr
01.02.12	133594 24/1/12	538976288		75526.00	752362.01Cr
03.02.12	CAS PRES CHQ	327502	2842.00		749520.01Cr
16.02.12	TRY CH	538976288		5409.00	754929.01Cr
29.02.12	TRY CH	538976288		66026.00	820955.01Cr
02.03.12	CAS CASH CHEQUE	327509	50000.00		770955.01Cr
22.03.12	GT	538976288		5409.00	776364.01Cr
03.04.12	CAS CASH CHEQUE	327510	50000.00		726364.01Cr
16.04.12	CAS CASH CHEQUE	327511	25000.00	701364.01Cr	
17.04.12	NEW ACCT TYPE : 1011			0.00	
19.04.12	CH NO 023472 TRF FRM STATE GOVT LINK OFFICE		77516.00	778880.01Cr	
03.05.12	CAS CASH CHEQUE	327512	50000.00	728880.01Cr	
14.05.12	CH NO 025326 TRF FRM STATE GOVT LINK OFFICE		77466.00	806346.01Cr	
			Carried Forward	806346.01Cr	

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17/01/13

कार बिना एच एम न्यायिका
कोर्ट में प्रस्तुत नहीं किया जा सकता

Request 98

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	658744.26Cr
14.05.12	CH NO 025326 TRF FRM STATE GOVT LINK OFFICE			77466.00	806346.01Cr
06.06.12	CH NO 028333 TRF FRM STATE GOVT LINK OFFICE			77466.00	883812.01Cr
06.06.12	CH NO 028333 TRF FRM STATE GOVT LINK OFFICE			77466.00	883812.01Cr
06.06.12	CAS CASH CHEQUE	327513	50000.00		833812.01Cr
18.06.12	RENT THRU CHO	624351	150375.00		683437.01Cr
30.06.12	INTEREST CREDIT			15261.00	698698.01Cr
05.07.12	CH NO 031592 TRF FRM STATE GOVT LINK OFFICE			79409.00	778107.01Cr
05.07.12	CAS CASH CHEQUE	624352	50000.00		728107.01Cr
10.07.12	RENT THRU CHO	624355	107638.75		620468.26Cr
14.07.12	CAS PRES CHQ	624353	6825.00		613643.26Cr
23.07.12	CH NO 032889 TRF FRM STATE GOVT LINK OFFICE			15692.00	629335.26Cr
06.08.12	CAS CASH CHEQUE	624356	50000.00		579335.26Cr
06.08.12	CH NO 034591 TRF FRM STATE GOVT LINK OFFICE			79409.00	658744.26Cr
04.09.12	CAS CASH CHEQUE	624357	50000.00		608744.26Cr
04.09.12	BT CH NO 38374 TRF FRM STATE GOVT LINK OFFICE			83535.00	692279.26Cr
04.10.12	CAS PRES CHQ	624358	6825.00		685454.26Cr
05.10.12	CAS CASH CHEQUE	624359	50000.00		635454.26Cr
06.10.12	CH NO 043374 TRF FRM STATE GOVT LINK OFFICE			83535.00	718989.26Cr
16.10.12	DD NO 314953 PAID	314953		4408.00	723397.26Cr
23.10.12	CH NO 045017			15684.00	739081.26Cr
				Carried Forward	739081.26Cr

Self Attested
 [Signature]
 17/01/13

भारत रिजर्व बैंक का शाखा कार्यालय
 नया दिल्ली

Request 90

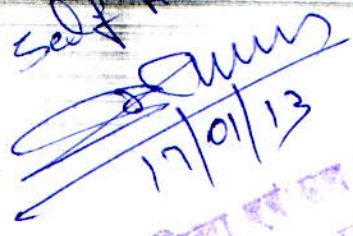
DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	739081.26Cr
01.11.12	TRF FRM STATE GOVT LINK OFFICE CH NO 046286			83535.00	822616.26Cr
02.11.12	TRF FRM STATE GOVT LINK OFFICE CAS CASH CHEQUE	624360	50000.00		772616.26Cr
02.11.12	CAS CHQ XFER WD	624361	100000.00		672616.26Cr

Self Attested
Darius
7/01/13

बन्धु मिश्र एवं कानूनी सहायक
ब्लॉक नं. 10, इंदौर

Request 98

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	672616.26Cr
03.12.12	CAS PRES CHQ	624362	382357.00		290259.26Cr
03.12.12	INSURANCE PREMIUM TRF TO PREMIUM COLLECTION ACC		100.00		290159.26Cr
04.12.12	INTEREST CREDIT			11541.00	301700.26Cr
04.12.12	CR INT DE		11541.00		290159.26Cr
04.12.12	T-1029/C-1401/				0.00
04.12.12	DR THRU CHQ	624363	1275.00		288884.26Cr
05.12.12	CAS CASH CHEQUE	624364	60000.00		228884.26Cr
03.12.12	CAS PRES CHQ	624362	382357.00	290259.26Cr	
03.12.12	INSURANCE PREMIUM TRF TO PREMIUM COLLECTION ACC		100.00	290159.26Cr	
04.12.12	T-1029/C-1401/				0.00
04.12.12	DR THRU CHQ	624363	1275.00	288884.26Cr	
05.12.12	CAS CASH CHEQUE	624364	60000.00	228884.26Cr	
05.12.12	SWEEP TFR DR TRF TO 032694191575		223000.00	5884.26Cr	
07.12.12	CH NO 0051097 TRF FRM STATE GOVT LINK OFFICE		83535.00	89419.26Cr	
07.12.12	CAS CASH CHEQUE	624371	50000.00	39419.26Cr	
12.12.12	SWEEP TFR DR TRF TO 032707356720		34000.00	5419.26Cr	
31.12.12	INTEREST CREDIT		11607.00	17026.26Cr	
01.01.13	CH NO 055106 TRF FRM STATE GOVT LINK OFFICE		87660.00	104686.26Cr	
02.01.13	SWEEP TFR DR TRF TO 032746289531		99000.00	5686.26Cr	
03.01.13	SWEEP TRF CREDIT		45000.00	50686.26Cr	
03.01.13	CAS CASH CHEQUE	624373	50000.00	686.26Cr	
			Carried Forward	686.26Cr	

Self Attested

 17/01/13

कार बिना एत एत कार्यालय
 को. सं. - 12. कार्यालय

Request 90

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
				Brought Forward	686.259999999998Cr
05.01.13	SWEEP TRF CREDIT TRF FRM Mr. HARKESH KUMAR			16000.00	16686.26Cr
05.01.13	DIRECT DR TRF TO Mr. HARKESH KUMAR		16251.00		435.26Cr
07.01.13	SWEEP TRF CREDIT			7000.00	7435.26Cr
07.01.13	CAS PRES CHQ	624372	6825.00		610.26Cr
Uncl Bal: 0.00 : Clr Bal: 610.26 Cr;+MOD BAL: 288610.26Cr					

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[Signature]
17/01/13

भारत विद्या ऋषि ज्ञान आकाशमणि
जोड़ें नं. 17, 2013

Request 98

LOAN A/c No. 32691317264



ARRANGEMENT LETTER

(For financing cars)

State Bank of India
RAJ NAGAR, GZB.

To

1) Shri/Smt/Kum
Mr. HARKESH KUMAR S/O D/O W/O Mr. HARI
KISHAN
C-24 M I G, LOHIA NAGAR, GHAZIABAD-201001
Date:

Reference No.

Dear Sir/Madam,

**Personal Segment Advances
Loan for purchase of Ezee(New)*/ Advantage(New)*/Used*/Certified Pre Owned Car*
Term Loan/Overdraft of ₹ 5,00,000.00**

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Car Loan/overdraft dated **30/11/2012**, we have decided to sanction a Car Loan/overdraft limit of ₹ **5,00,000.00 (Rupees Five Lakhs Only)** to you, as per the undernoted break-up -

(i) Car loan amount -	₹5,00,000.00
(ii) Funding of SBI Life Insurance Cover (Optional) -	₹.00
Total -	₹5,00,000.00

on the following terms and conditions.

2. Purpose :

The loan/Overdraft is sanctioned to you for the purpose of purchase of New*/Used*/Certified Pre Owned Car

(ii) Premium of SBI Life Insurance cover (Optional) - ₹.00

3. Margin : 43.33%

<http://10.0.229.44/FinnOneCAS/ReportDynaParam.los>

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कार बिजा हां जल नारायण
नो. 10-12. 12/3/2012

[Signature]

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4. Rate of Interest will be charged and applied at the rate mentioned below on daily outstanding loan balance in your account at monthly rests: -

FIXED RATE OF INTEREST

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

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

FLOATING RATE OF INTEREST

Interest on the loan amount will be applied at the rate of .75% margin above the Base Rate which is presently 9.75% p.a. and thus the present effective rate of interest being 10.5% 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. 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 the entry in the passbook or the statement of account or by debit to the loan account, etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

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

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

5. Repayment :

The loan is to be repaid by you strictly as per the undernoted schedule -

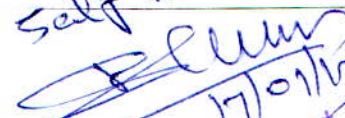
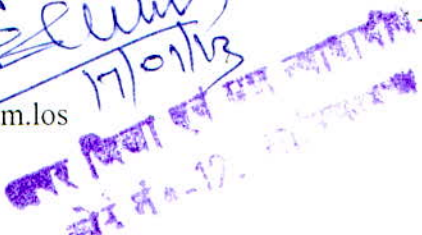

	Number of months	Amount (₹.)
Equated Monthly Instalments (EMIs) at Base Rate + .75% margin from the date of disbursement	36	16,251.00

6. Prepayment Charges: NIL

7. Security :

The loan will be secured by:

- a) Hypothecation of the aforesaid car purchased out of the loan/overdraft 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 four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
- b) Third party guarantee of the spouse.
- c) Third Party Guarantee of H.A

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d) Pledge of securities listed hereunder Hypothecation of car

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8. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan/overdraft 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.

9. Inspection (for vehicles):

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

10. 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

11. Processing charges:

Processing charges of ₹ 1275 (Rupees One Thousand Two Hundred Seventy Five Only) are payable immediately.

12. Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

13. Issue of cheque book etc.: (Applicable only for Car Loan Overdraft)

Cheque book will be issued and operation of the account on overdraft basis will be permitted only after final disbursement of the overdraft. Under no circumstances the drawings in the Overdraft account will be allowed to exceed the Drawing Power fixed in this regard.

The overdraft is also subject to other terms and conditions that may be prescribed by the Bank from time to time. Please call on us on any working day to execute the documents. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and the guarantor(s) in token of acceptance of the terms and conditions detailed herein.

14. The Bank reserves the right to collect any tax if levied by the State/Central Government and/or other Authorities in respect of this transaction.

15. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein. **

(** Applicable in respect of advances which are secured by guarantee)

Yours faithfully,

Branch Manager



(* Delete whichever is not applicable)

Received the original Terms and conditions accepted

self Attested
17/01/13

स्वयं प्रमाणित
17/01/13

[Signature]

Mr. HARKESH KUMAR S/O D/O W/O Mr. HARI KISHAN
C-24 M 1 G, LOHIA NAGAR, GHAZIABAD-201001

Request 90



(Signature)

(Borrower)

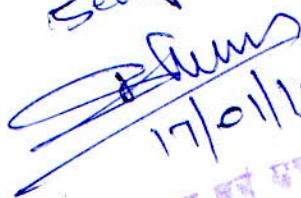
Date:

Terms and conditions accepted

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 borrower and is to be retained with the document.)

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17/01/13

भारत बिजा ब्रह्म मुनि लखनऊ
ब्लॉक नं. 12, गौरीबाग



Volkswagen Ghaziabad

Torque Cars Pvt. Ltd.,
G-7 B, Patel Nagar - III, Ghaziabad 201001



Request 90

Date

RETAIL INVOICE

SOLD TO

MR. HARKESH KUMAR

S/O: HARI KISHAN

ADD: C-24, MIG LOHIA NAGAR

GHAZIABAD-201001

H.P. ADDITION IN FAVOR OF:

Invoice No. - 282

DATE: - 29/11/12

STATE BANK OF INDIA

Torque Cars Pvt. Ltd.,
G - 7 B, Patel Nagar - III,
Ghaziabad - 201001
Mobile: 8860518518
8588805698
Landline : 0120 - 4866666
Email: sales@vw-torquecars.co.in

PAN NO. :

ACNPK8781F

TIN NO.:

09388820154C

Description of Goods:

Volkswagen Vento Highline (Petrol) Candy White

Chassis No.

VVWL12606DT026099

Engine No.

CLS 095801

Ex-Showroom Price :

852703

Price Detail

Basic Price

Rs.

744719

VAT @14.5%

107984

Net Payable Amount

Rs.

852703

In words: Eight Lac Fifty Two Thousand Seven Hundred Three Only

Customer's Signature & Stamp

For Torque Cars Pvt. Ltd.

[Handwritten Signature]



Authorized Signatory

TERMS & CONDITION

All Disputes are subject to Ghaziabad Jurisdiction

Goods once sold cannot be taken back.

Self Attested
[Handwritten Signature]
17/01/13
[Stamp]

Volkswagen Ghaziabad

Torque Cars Pvt. Ltd.,
G-7 B, Patel Nagar - III, Ghaziabad 201001



Request 98

Date

DEBIT NOTE

SOLD TO MR. HARKESH KUMAR S/O: HARI KISHAN ADD: C-24, MIG LOHIA NAGAR GHAZIABAD-201001	TIN NO.: 09388820154C Invoice No. TCPL-DN-282 DATE: - 29/11/12 STATE BANK OF INDIA
H.P. ADDITION IN FAVOR OF:	

Torque Cars Pvt. Ltd.,
G - 7 B, Patel Nagar - III,
Ghaziabad - 201001
Mobile: 8860518518
8588805698
Landline : 0120 - 4866666
Email: sales@vw-torquecars.co.in

PAN NO. : ACNPK8781F

Volkswagen Vento Highline (Petrol) Candy White

Chassis No. : WVWL12606DT026099
Engine No. : CLS 095801

Price Detail	
INSURANCE	: Rs. 21204.00
LOGISTIC	: Rs. 5000.00
ACCESSORIES	: Rs. 3450.00

Total Price : Rs. 29,654.00

In words: Rupees Twenty Nine Thousand Six Hundred Fifty Four Only.

Customer's Signature & Stamp

[Handwritten Signature]



For Torque Cars Pvt. Ltd.

Authorized Signatory

TERMS & CONDITION

All Disputes are subject to Ghaziabad Jurisdiction
Goods once sold cannot be taken back.

self attested
[Handwritten Signature]
17/01/13

[Handwritten text in Hindi]
मो. नं. 10

Request 90



Volkswagen Ghaziabad

Naubhav

Torque Cars Pvt. Ltd.

G7-B, Patel Nagar -IIIrd, Ghaziabad-201001 | Landline No. 0120-4866666

Email : info@vw-torquecars.co.in Website : www.vw-torquecars.co.in

No. 1174

CASH / BANK RECEIPT

Dated. 29/11/12

Received with thanks from Mr. Hankeesh Kumar.

the sum of Rupees (in words) Three Lakh Eighty two thousand
Three Hundred fifty seven only.

by Cash/Cheque/D.D. No./UTR No. 694362 Dated 29/11/12

Drawn on State Bank of India.

on account of Booking Amount of Vento H/L (P) white.

H.P. State Bank of India.

₹ 382357/-

For Torque Cars Pvt. Ltd.

(Signature)

Auth. Signatory

- All disputes are subject to Gurgaon Jurisdiction.
- Cheque/D.D./P.O. are subject to realization.

Self Attested

(Signature)
17/01/13

बयार बिना एतं एव न्यायाधी
सं. १०-12. गा. बलराम