

577

From,

Ram Prasad,
Deputy Registrar,
High Court of Judicature at
Allahabad.

Request-9B

To,

The District Judge,
Lalitpur.

191
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No. 6086 /IV-2731/Admin (A-4) / Dated 25-05-2019

Subject:- Information regarding purchase of new Hyundai Verna car by Sri Jagdish Kumar, Spl, Judge (D.A.A.), Lalitpur.

Sir,

With reference to your endt. no. 455/I dated 30.03.2019 on the above subject, I have to say that Sri Jagdish Kumar, Spl, Judge (D.A.A.), Lalitpur may kindly be asked to submit following information/papers, so that further necessary action may be taken in the matter:-

1. Details of his earlier purchases as per point 3 of Court's C.L. no. 25/ Admin (A) dated 13.07.1998.
2. Copy of 'Sale Invoice' of the purchased car.
3. Tenure of repayment of car loan of Rs. 9,00,000/- taken against the purchased car.
4. Complete & attested copy/copies of passbook of his S.B. A/c of atleast one preceding year by indicating the particular entry/entries of payment(s) made against purchase of car by disclosing the source of money deposited/credited in case any such credit exceeds the amount of one month's salary.

D.R. (M)
May issue?
H
13/05/19
R.O.
AR
14.05.19
AR

Yours faithfully

RPa
15/5/2019

Deputy Registrar(M)

192
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No. 6087 /IV-2731/ Admin(A-4)/ Dated 25-05-19

Copy forwarded for information & necessary action to Sri Jagdish Kumar, Spl, Judge (D.A.A.), Lalitpur.

RPa
15/5/2019

Deputy Registrar(M)

1293
2/4/19

Request-98

9.4.19
No. 645
2731
Serial No. 190

From,

Jagdish Kumar,
Addl. District and Sessions judge
Spl. Judge (D.A.A) Act. Lalitpur

12-4-19
17-4-19

12 pages

To,

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

Bindu
23.4.19

276
4.4.19

Throgh,

The District Judge
Lalitpur.

Subject: Information regarding purchase "Hyundai Verna" Car under rule 24 of the Government Servant conduct rule 1956.

No. Dated Lalitpur / 03/2019

Sir,

I have the honour to submit that I have purchased a new "Hyundai Verna" Car from Hundai Motor India Dealer "BEEAAR HUNDAI" Premier Car sales Limited, 9 Shah Nazaf Road Lucknow. The vehicle was hypothicated to SBI High Court branch Lucknow and term loan of 9,00,000/- has veen taken and other expenditure was incurred from my own Saving Bank Account No. 11147226317 in SBI main branch Lalitpur.

Information as per rule is hearby furnished for your information and necessary action in prescribed proforma given in CI No. 25/ Admin (1) Dated 13 July 1998.

Enclosures: as above

Yours Failfully

JDKM
(Jagdish Kumar) 30.3.19

Addl. District and Sessions judge /
Spl. Judge (D.A.A) Act. Lalitpur.

कार्यालय जजपदम श्री ज. ललितपुर
पत्रांक... 655/E ... 30.3-19

जगद्व न्यायाधीश
ललितपुर

DR/RR/Admni
SO Admni, A4
Rd
7/4/2019
DR

Mrs Muniraj
195
24.4.19

480

17
DRUM
we

04 MAR 2019

Request-98

From,

Jagdish Kumar,
Addl. District and Sessions judge /
Spl. Judge (D.A.A) Act. Lalitpur

To,

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

Through,

The District Judge
Lalitpur.

Subject: Information regarding purchase "Hyundai Verna" Car under rule 24 of the Government Servant conduct rule 1956.

Sir,

I have the honour to submit on the above subject as per your honour court circular letter No-25 Admin (A) dated July 13, 1998. I have furnished the following information of particulars of the "Hyundai Verna" Car.

1. Date of Joining of service	16.03.1996
2. Present Gross salary and taken home salary	Gross- 1,79,935.00 Taken Home- 1,39,535.00
3. Details of purchase	New "Hyundai Verna" Car of 1316000/- including comprehensive insurance registration and extended warranty from dealer "BEEAAR Hyundai- and Registration was done by RTO Lucknow on 17-01-2019 having registration no:- U.P. 32 KJ 9091
4. If any advance of loan taken from high court, its amount and in what manner loan will be repaid etc.	Nil
5. If any loan taken from bank etc. Details of amount mode of repayment, period of deduction number and amount of instalment etc.	Term loan of 9,00,000/- taken from SBI high court branch Lucknow to be repaid in equal monthly instalment of Rs. 14,618/- each. Till the entire loan with fully repaid with intt.
6. Regarding purchase of second hand car, name of vehicle its model, cost price etc.	Not applicable
7. Detail of Property Area of	Not applicable

	plot locality city, Distt. If building of flat then its No.	
8.	Name and full address of the dealer / seller	" BEEAAR HUNDAI" Premier Car sales Limited, 9 Shah Nazaf Road Lucknow
9.	Whether the dealer is regular and reputed one	Yes
10.	Whether the judicial officer is related to the seller in any way and whether any case against the seller is pending in or decided by Judicial officer	No
11.	Details of source of amount with paper in support there of	Term loan of Rs 9,00,000/- taken form SBI High court branch Lucknow and other amount 4,16,000/-(thorough Cheque No. 129568) expended from my own saving Bank A/c No. 11147226317 SBI main branch Lalitpur Regarding proof of paper :- 1. Photocopy of arrangment latter of term loan of Rs 9,00,000/- SBI High court branch Lucknow 2. Photocopy of SBI A/c No 11147226317 3. Photocopy of Delivery reciept 4. Photocopy of Registration by RTO Lucknow 5. Photocopy of insurence

Yours Failfully


(Jagdish Kumar)

Addl. District and Sessions judge /
Spl. Judge (D.A.A) Act. Lalitpur.

Report-98

DELIVERY RECEIPT

No. 6556

Customer Name: Mr. JAGDISH KUMAR
Address: 2/29 Sector-L LDA COLONY
Date: 20/12/18

VEHICLE PARTICULARS

Model: VERNA V1VT
Variant: 1.6 SX(O)
Colour: WHITE
Chassis No. 0918T2
Engine No.
Registration No.

TOOLS & ACCESSORIES

- 1. Owner's Manual and Service Booklet
- 2. Duplicate Keys
- 3. Tool Kit
- 4. Jack
- 5. Jack Rod
- 6. Spare Wheel
- 7. Other items

- A) Matting
- B) Body Cover
- C) KUSHION
- D) Handple
- E) Perfume
- F) neck rest
- G) INS
- H)
- I)
- J)

I/We

Am/are aware that this vehicle should be used only after registration, fitment of number plate & payment of Motor Vehicle Tax as per rules of Motor Vehicle Act and I/We shall observe the rules accordingly. If I/We fail to do so, your firm shall be absolved of all the risk and consequences arising there of and I/We shall be liable for the same. I/We have taken delivery of the new vehicle in good road worthy condition together with tools and equipment as per manufacturer's specification.

I also understand that all discounts offered to me have been adjusted against the cost of the car and insurance cover note has been issued on discounted price of the car.

For PREMIER CAR SALES LTD.

I/We have read the conditions listed above

Authorized Signature

Customer's Signature

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Request- 9B

Registration No : UP32KJ9091 Registration Date : 17-Jan-2019
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : PREMIER CAR SALES LTD., SHAHNAJAF ROAD,, LUCKNOW, , , -
 Owner Name : JAGDISH KUMAR Son/wife/daughter of : GIRDHARI LAL
 Full Address: (Permanent) : 2/29, SECTOR-L, LDA COLONY ASHYANA, LUCKNOW, UTTAR PRADESH-226012
 Full Address: (Temporary) : 2/29, SECTOR-L, LDA COLONY ASHYANA, LUCKNOW-UTTAR PRADESH-226012
 Fitness UpTo : 16-Jan-2034 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE IV
 Maker's Name : HYUNDAI MOTOR INDIA LTD
 Front HSRP No : Rear HSRP No :
 Type of Body : SEDAN Month/Year of Manuf. : 08/2018
 No. of Cylinders : 4 Ghassis No : MALC841CLJM091872
 Engine No : G4FGJU504207 Fuel : PETROL
 Horse Power(BHP) : 120.87 Cubic Capacity : 1591.00
 Maker's Classification : VERNA 1.6 VTVT SX(O) Wheel base : 2600
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 1143
 Colour : POLAR WHITE 2 Laden/GV Wt (kgs) : 1550
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

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

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

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, LUCKNOW, , Lucknow, Uttar Pradesh-226001 w.e.f. 20-Dec-2018.

Purchase dt	: 20-Dec-2018	Sale Amt	: 1154290/-
OTT Date	: 20-Dec-2018	Amount/Rcpt No	: 115429 / UP32D18120008856
TaxUpTo	: One Time	Vehicle is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 17-Jan-2019

Other State/Transfer/Conversion Details

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

Signature of Registering Authority
 Date : 18-Jan-2019

Date : 18-Jan-2019 15:06:49

Taxation Particulars / Advance Registration Mark Fee Details

E 861927



Request- 9A

Dear MR. JAGDISH KUMAR ,

Greetings from Hyundai Motor India Ltd!

It gives us an immense pleasure in welcoming you as a member in Hyundai Assurance Family. We congratulate and thank you for choosing our services.

Hyundai Assurance Program aims to provide you a pleasant ownership experience of your Hyundai Car by smoothening the entire process right from the purchase of policy to after sales service.

We wish you to have great and memorable travelling experiences with your car. However, there are few unforeseen events some of us face during our journeys causing worries in our day to day life. We would like you to leave all your worries on us and Relax during such occurrences. You just need to inform the nearest Hyundai Dealership and the Dealer will take care of everything from picking up the car, claim intimation with Insurance Company, survey arrangements, vehicle repair, salvage management and hassle free nearly cash less claims settlement.

We at Hyundai Motor India intend to provide absolute peace of mind and high level of satisfaction to help you forget the unforeseen events. The program intends to Hyundai's provide you services of top notch quality by using genuine spare parts, advanced technology for repair and courteous manpower through our widespread network across the country.

The Key benefits of Hyundai Assurance are:

- ▶ Instant Online Policy Issuance by insurance company (less paper work needed)
- ▶ Nearly cash less claims settlement
- ▶ Recognized by All India Hyundai Dealers
- ▶ Fast and hassle free claims settlement
- ▶ Customer loyalty benefits through associate companies (wherever applicable)

Your Complete Satisfaction is insurance company's first priority and we look forward to serving you. In this context, please find enclosed:

- ▶ Policy Schedule cum Certificate of Insurance providing details of insurance cover and premium calculation.
- ▶ Policy Wordings providing terms & conditions.

We once again thank you for choosing Hyundai Assurance and wish you a Very Happy and Safe Motoring.

Best Wishes & Regards

Hyundai Assurance
Hyundai Motor India Ltd.

BEEAAR LUCKNOW
FOR HYUNDAI ASSURANCE
CALL 1800-4-111150

Report-9B



SBI General Insurance Co. Ltd.
Private CAR POLICY BUNDLED COVER CUM RECEIPT
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No: HSB/00242260
 Policy Issued On: 20-DEC-2018 (18:34)
 Insured Name: MR. JAGDISH KUMAR
 Insured Add.: S/O GIRDHARI LAL 2/29 SECTOR L LDA COLONY LUCKNOW, UTTAR PRADESH-226012
 Nominee Name: SAURAV SINGH
 Proposal No. & Date: P19165566, 20-DEC-2018
 Previous Policy No.: NA
 Previous Insurer: NA
 Period of Own Damage: 20-DEC-2018(18:34) to 19-DEC-2019(Midnight)
 Period of Liability Cover: 20-DEC-2018(18:34) to 19-DEC-2021(Midnight)
 Age 27 [MALE] Relation SON
 Servicing Office of Insurer: Unit Nos. 414/414A and 413, 2nd floor, K's Trident, 10 Rana Pratap Marg, Lucknow - 226001, LUCKNOW, UTTAR PRADESH, PINCODE:226001
 UTTAR PRADESH (State Code : 09). PH-1800-221111
 PAN: AAMCS8857L GSTIN: 09AAMCS8857LIZA CIN: U66000MH2009PLC190546

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	VERNA	VERNA 1.6 VTVT SX(O)	1591	2018	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON		LUCKNOW	Yes	PETROL	MALC841CLJM091872
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG-Kit	Total IDV	Engine No.
1,104,012	0	0	0	1,104,012	G4FGJU504207

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Liability Premium (B)	
Basic Premium		Basic Third Party Liability	24,305
Vehicle	22,145	Third Party Liability For Bi-Fuel Kit	0
Non-Elec. Accessories	0	Third Party Liability For Geographic Extension	0
Elec. Accessories (IMT-24)	0	PA Cover For Owner Driver of Rs.15 Lakhs (IMT-15)	2,250
CNG/LPG Kit (IMT-25)	0	PA Cover For 0 Persons of Rs. 200000 Each (IMT-16)	0
Sub Total (Basic Premium)	22,145	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Geographical Area Extension (IMT-1)	0	Legal Liability For Paid Driver (IMT-28)	150
IMT 58 Premium	0	Legal Liability for Employees (for 0 persons) (IMT-29)	0
Sub Total-Addition	22,145	Net Liability Premium (B)	26705
Deductibles		Total Premium (A+B)	57,683
Voluntary Deductibles (0) (IMT-22A)	0	CGST (9%)	5192
Anti Theft Device (IMT-10)	0	SGST (9%)	5192
AA Membership (IMT-8)	0	Gross Premium Paid	68067
No Claim Bonus (0%)	0	Note: 1.Policy issuance is subject to realization of cheque	
Sub Total (Deductibles)	0	2.Consolidated stamp duty paid to state exchequer	
Add On Coverages (Zd Consumables Engine Protect)	8833	3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)	
Net Own Damage Premium (A)	30978	4.Geographical Area-India	
		5.The insurance company will display terms & conditions on its website www.sbigeneral.in which can be accessed by you online.	
		*Subject to IMT Endr. Nos & Memorandum:7,22,28	

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs.15 lakhs.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF INDIA - Lucknow

MISP: AB-MHY000072 - PREMIER CAR SALES LTD Designated Person (DP) Name: SAVITA SINGH, Code: AB-DPHY000100, Aadhaar No: 533150240174

Receipt No:HSB/00242260, Payment Mode: ACH

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : HSB/00242260

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

For & On Behalf of SBI General Insurance Co. Ltd.

[Signature]



Scan QR for Latest Status and Renew after 19-SEP-19

Broker's Name & Add.:Aditya Birla Insurance Brokers Ltd: One India Bulls Centre, Tower -1,14th Floor,Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road,Mumbai- 400 013;IRDA License Number -AB1BL -146/03
 Insurer's IRDA Registration Number:-

Authorized Signatory

Request-9B



Private Car Package Policy

Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
 - Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
 - Man-made Calamities: Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.
- Personal Accident cover for individual owners of the vehicle while driving:
- Legal Liability due to accidental damage for
 - Any permanent injury/death of a person
 - Any damage caused to the property.
- Towing charges up to Rs. 1500

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

(Applicable for policies with risk inception date on or after 1st February 2013)

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Addon Cover(s): If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

Coverage Details : ZD-Zero Depreciation, RTI-Return To Invoice, EP-Engine Protect, PB- Loss of Personal Belonging, CM-Consumable Cover, KP-Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website www.sbigeneral.in

To be addressed to both 1st and 2nd applicant

Report-9B

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

JAGDISH KUMAR
2/29 SEC-L, ASHIYANA, LUCKNOW
UTTAR PRADESH - 226015

Ref No:

Date:

Dear Sir/Madam,

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

Loan for purchase of AS PER SCHEME Term Loan of Rs. 900000/-

With reference to your application dated 20/12/2018, we hereby sanction you a Term Loan of Rs. 900000 /-(Rupees Nine Lakhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI, VERNA, 2018.

2. Margin : 35.15%

3. RATE OF INTEREST

***FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 9.3 % p.a., on daily reducing balance at monthly rests which is 0.75 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.55 % p.a. The rate of interest viz, 9.3 % p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

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

Request 9B

FLOATING RATE OF INTEREST

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

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

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

4. Repayment :

The Loan is to be repaid in Equated Monthly Installments of Rs. 14618/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

- (a). No prepayment penalty will be charged for Floating Interest Rates.
- (b). For Fixed Interest Rates under noted charges will be levied:
 - (i) Charges @3% on part-payment amount (plus Goods and Services Tax) will be levied.
 - (ii) Foreclosure charges :
 - Before 6 months @5 % of principal outstanding.
 - For 6 to 36 months @3 % of principal outstanding.

6. Security :

The loan will be secured by:

- (a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
- (b). Third party guarantee of the spouse.*
- (c). Third party guarantee of the
- (d). Pledge of the securities listed hereunder

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

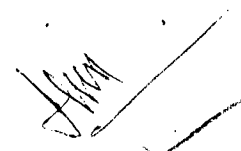
8. Inspection (for vehicles):

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

9. Legal and other expenses, etc. :

- (a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>



Report-98

verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.

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

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

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

10. Processing charges:

Processing charges of Rs (Rupees Only) are payable immediately.

11. Disbursement:

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

Yours faithfully,

Branch Manager

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted



JAGDISH KUMAR
2/29 SEC-L, ASHIYANA, LUCKNOW
UTTAR PRADESH - 226015

Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

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

A handwritten signature in black ink, followed by a checkmark symbol.

Report-9B

Please paste photograph properly
Do not use staple pins.
Photograph (s) needs to be attested by issuing authority

CSH = Cash POS = Point of sale +MCD bal=total balance (SB+linked MCD acc)

Ac 11147226317 Jagdish Kumar

भारतीय स्टेट बैंक



State Bank of India

REGULAR SB CHQ-INDIVIDUALS
CIF No : 86804055129
Account No : 11147226317
Customer Name: JAGDISH KUMAR

LALITPUR
STATION ROAD.CIVIL LINES

S/D/W/H/o:GIRDHARI LAL
Address:2/29 SECTOR -L AASHIANA
KANPUR ROAD LUCKNOW
LUCKNOW

Phone:274181
Email:SBI.00124@SBI.CO.IN
Branch Code:124

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

Date of Issue:30/03/2019
30/03/2019 5907764 124
IFSC:SBIN0000124
MICR:28400210
Branch Manager
HELPLINE 100112211

CHEQUE NO

CONTINUED

END BALANCE

Brought Forward 415519.05 Cr

Report-7B

DATE	PARTICULARS	CHEQUE NO	DEBIT	CREDIT	END BALANCE
			Brought Forward		415519.05 Cr
12.11.18	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		5404.00		410115.05Cr
12.11.18	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		15090.00		395025.05Cr
03.12.18	NEFT*RBISOGDUPEP*RB13371853844551*LALITP Uncl Bal: 0.00 Clr Bal: 534560.05 Cr; MOD BAL: 0.00			139535.00	534560.05Cr
12.12.18	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		5404.00		529156.05Cr
12.12.18	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		15090.00		514066.05Cr
13.12.18	CASH WITHDRAWAL BY CHEQUE	000129567	20000.00		494066.05Cr
20.12.18	WITHDRAWAL TRANSFER BY CHEQUE BRANCH 06496 M.G.MARG(LUCKNOW)	000129568 000000000	416000.00		78066.05Cr

25.12.18	TRANSFER TO 030380028531 INTEREST CREDIT			3243.00	81309.05Cr
04.01.19	NEFT*RBISOGDUPEP*RB10051965566831*LALITP			109535.00	190844.05Cr
10.01.19	MUKESH KUMAR DUBEY	000129575	25000.00		165844.05Cr
12.01.19	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR	0.00 Clr Bal: 165844.05 Cr; MOD BAL: 5404.00	5404.00	0.00	160440.05Cr
12.01.19	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		15090.00		145350.05Cr
14.01.19	NEFT*RBISOGDUPEP*RB10141967637616*LALITP			13121.00	150471.05Cr
23.01.19	CASH WITHDRAWAL BY CHEQUE Uncl Bal: 0.00 Clr Bal: 133471.05 Cr; MOD BAL: 0.00	000129576	25000.00		133471.05Cr
25.01.19	DIRECT DR TRANSFER TO Mr. JAGDISH KUMAR		14618.00		118853.05Cr
11.02.19	NEFT*RBISOGDUPEP*RB10421975611783*JAWAHA			4524.00	123377.05Cr
12.02.19	DIRECT DR		5404.00		117973.05Cr