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प्रेषक,

रमेश कुमार यादव,
अपर जिला एवं सत्र न्यायाधीश,
कक्ष सं०-13, लखनऊ।

सेवा में,

माननीय महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

13542
Register No.
File No. IV/2910
Serial No. 259

AS
9-8-16

31/8/16

31/8/16

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14/10-16

द्वारा:- माननीय जनपद न्यायाधीश,
लखनऊ।

विषय:- नया वाहन क्रय किये जाने की सूचना के सन्दर्भ में-

महोदय,

ससम्मान निवेदन है कि मैंने के०टी०एल० प्राइवेट लिमिटेड (अधिकृत मारुति डीलर) लखनऊ से नया वाहन मुबलिंग 8,95,662/-रूपये में क्रय किया है। उक्त धनराशि में वाहन का पंजीयन शुल्क रू० 64840/- एवं बीमा शुल्क 24088/- सम्मिलित है। वाहन क्रय किये जाने हेतु मैंने भारतीय स्टेट बैंक शाखा महानगर लखनऊ से 7,00,000/-रूपये ऋण प्राप्त किया है तथा 1,00,000/-रूपया अपने पी.पी.एफ. खाता सं० 33035756097 एवं शेष धनराशि मुबलिंग 95,662/-रूपये का भुगतान अपने एस.बी.आई. के बचत खाता सं० 10248648660 से आहरित करके किया है।

वाहन का कोटेशन, ऋण सम्बन्धी प्रपत्र एवं पंजीयन प्रमाणपत्र की छाया प्रति प्रार्थनापत्र के साथ संलग्न है।

अतः श्रीमान जी से विनम्र अनुरोध है कि मेरे द्वारा नया वाहन क्रय किये जाने की सूचना सम्बन्धी मेरा प्रस्तुत प्रत्यावेदन माननीय उच्च न्यायालय के समक्ष आवश्यक कार्यवाही हेतु प्रस्तुत करने की कृपा करें।

सादर-

दिनांक: 18.05.2016

भवदीय,

Ramesh Kumar Yadav
18.05.16

(रमेश कुमार यादव)
अपर जिला एवं सत्र न्यायाधीश,
कक्ष सं० 13, लखनऊ।

संलग्नक:- यथोपरि

आयुक्त जनपद न्यायाधीश, लखनऊ
संख्या: 1492/IS-AO दिनांक: 18/5/16
संलग्नक किया गया
जनपद न्यायाधीश, लखनऊ
18/05/16

419

01 AUG 2016

Ramesh Kumar Yadav
21/08/16
21/08/16

(a)
Ramesh Kumar Yadav

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KTL PVT. LTD.

MARUTI SUZUKI
Way of Life!

(Authorised Maruti Dealer)

Faizabad Road, Lucknow - 226 016

Tel.: (0522) 2340183, 2340186, 2340189, 4098933, IVRs No.: 7668585858

Quotation / Proforma Invoice

Date 2/5/2016

Name MR RAMESH KUMAR YADAV

Address _____

Mobile _____ Model _____

Description			
EX-SHOWROOM PRICE	806,754/-		
INSURANCE	24088/-		
EXTENDED WARRANTY			
REGISTRATION	64840/-		
ACCESSORIES PACKAGE			
ANY OTHER ACCESSORIES			
TOTAL	895,682/-		
CONSUMER OFFER			
CORPORATE OFFER			
ANY SPECIAL SCHEME			
ON ROAD PRICE	895,682/-		

- All products are as per company's standard specifications.
- Price/Consumer offer/Scheme quoted above are subject to change without prior notice & that prevailing at the time of delivery will be applicable, irrespective when the order was placed and or accepted by us.
- PAYMENT : Delivery against full payment either in cash or by bank draft Payable at Lucknow.
- Bank drafts/Cheques should be in the name of KTL Pvt. Ltd.
- Booking Cancellation charges Rs. 250/- only.
- Any scheme/offer written on the back side of this quotation is invalid.
- All Disputes Subject to Lucknow Jurisdiction only.
- R.T.G.S. No. : KTL PVT. LTD., LUCKNOW. BANK OF BARODA, NISHATGANJ, LUCKNOW.
IFSC CODE : BARBONISHAT
A/c No.: 06840500000033

For **KTL PVT. LTD.**

 Authorised Signatory



Please turn over for documents desired for finance

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ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

RAMESH KUMAR YADAV
C-12 BUTLER PALACE COLONY LUCKNOW, LUCKNOW, LUCKNOW
UTTAR PRADESH - 226001

Ref No:

Date: 10.05.2016

Dear Sir/Madam,

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

Loan for purchase of Term Loan of Rs. 700000/-

With reference to your application dated 06/05/2016, we hereby sanction you a Term Loan of Rs. 700000 /-(Rupees Seven Lakhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI , VITARA BREZZA ,2016.

2. Margin : 24%

3. RATE OF INTEREST

FIXED RATE OF INTEREST

Interest on the amount of loan will be charged % p.a on daily reducing balance at monthly rests. Further in the event of major volatility in the interest rate or fixed rate falling below the MCLR 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

The applicable interest on the loan amount will be at the rate of 0.6 % margin above the MCLR which is presently 9.15 % p.a and thus the present effective rate of interest being 9.75 % p.a calculated on the daily balance of the loan amount at monthly rests. However, interest on the loan amount will be applied at "MCLR + _____% margin*(discount of _____%)", which is presently _____% p.a for the first year and "MCLR + _____% margin* (discount of _____ %)", which is presently _____ % p.a for the second and third year. At the end of the third year, the borrower(s) shall be liable to pay the floating rate of interest comprising of the MCLR and Margin then prevailing as may be determined by the Bank. Provided that the Bank shall at all time, and from time to time, be entitled to vary the Discount, Margin and the MCLR at its discretion. Depending on the variation of MCLR, Margin and the Discount, the effective rate of interest shall vary periodically and the borrower(s) shall be liable to pay the effective rate of interest.

*Means net Margin i.e. (Margin-Discount).

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 year and third interest at monthly rests, calculated on the monthly highest balance. In the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason whatsoever during the period of 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 MCLR 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 MCLR at its discretion. Depending on variation of MCLR 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 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 changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to change 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 repayed in Equated Monthly Installments of Rs. 14787/- 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 service 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

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- recording Bank's hypothecation charge therein by the RTO.
(b). Third party guarantee of the spouse.*
(c). Third party guarantee of the
(d). Pledge of the securities listed hereunder

7. Insurance:

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

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

8. Inspection (for vehicles):

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

9. Legal and other expenses, etc. :

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

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

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.5000/- (plus service 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 Rs3500 (Rupees Three Thousand Five Hundred 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,


(RMPB)
Branch Manager

(* Delete whichever not applicable)



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Received the original.

Terms and conditions accepted

RAMESH KUMAR YADAV
C-12 BUTLER PALACE COLONY LUCKNOW, LUCKNOW, LUCKNOW
UTTAR PRADESH - 226001

Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

Ramesh Kumar Yadav
10.05.16

(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.)

TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

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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, TRANSPORT NAGAR, LUCKNOW

Registration Number (पंजीकरण संख्या)	UP32HA4123	Registration Date (पंजी. तिथि)	12-May-2016
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	ADJ RAMESH KUMAR YADAV	Owner's Serial (वाहन स्वामी क्रमांक)	1
Son/wife/daughter of:	SATYA NARAYAN YADAV	Manufacturing Year (निर्माण का वर्ष)	05/2016
Full Address: (Permanent)	VILL-ANJANA SAIDABAD HANDIYA ALTAHABAD -	No. of Cylinders (सिलेन्डर की संख्या)	4
Full Address: (Current)	C-12 BUTLER PALACE COLONY LUCKNOW -	Unladen Weight (खाली भार)	1170 kgs
Dealer's Name & Address (विक्रेता का नाम)	KT L (P) LTD. FAIZABAD RAOD INDIRA NAGAR, LUCKNOW	Laden Weight (भरा हुआ भार)	1680 kgs
Vehicle Class (श्रेणी)	L.M.V. (CAR)	Seating Capacity (सीट क्षमता)	5 (including driver)
Chassis Number (चेसिस संख्या)	MA3NYFB1SGC114366	Colour (रंग)	P M A WHITE
Engine Number (इंजन संख्या)	D13A-5258705	Horse Power (अश्व शक्ति)	1248 HP / 1248 CC
Type of Body (बाडी का प्रकार)	SALOON	Fuel Used (इंधन)	DIESEL
Maker's Name (निर्माता का नाम)	VITARA BREZZA VDI(O)	Tax paid upto (कर भुगतान)	Life Time
HP / Lease Agreement with (हाइपोथेक/लीज समझौता किससे)	MARUTI SUZUKI INDIA LTD	Tax Rate (कर-दर)	Life Time (RT- Rs. 64541/-)
	SBI MAHANAGAR LUCKNOW, O.	Fitness Valid upto (पंजीयन की वैधता)	11-May-2031
	11-May-2016	Wheel Base (व्हील बेस)	2500
Description and Size of Tyres (टायरों का विवरण एवं आकार)		Registered Axle Weight (पंजीकृत एक्सल भार)	
(a) Front Axle (फ्रंट एक्सल)		(a) Front Axle (फ्रंट एक्सल)	
(b) Rear Axle (रियर एक्सल)		(b) Rear Axle (रियर एक्सल)	
(c) Any other Axle (अन्य कोई एक्सल)		(c) Any other Axle (अन्य कोई एक्सल)	
(d) Tandem Axle (टेन्डम एक्सल)		(d) Tandem Axle (टेन्डम एक्सल)	
	Vehicle Registered Against NEW VEHICLE Case Air Conditioner (A.C.) Fitted-Yes Standing Capacity - 0 Sleeper Capacity - 0		
	Enterd By: PVS 13-May-2016		

Sr. No. RC.-Y -
(क्र.सं.)

0851167

Specimen Signature of the Owner
वाहन स्वामी के हस्ताक्षर

Specimen Signature of Financier
वित्त पोषक के हस्ताक्षर

कराचि जयन्त प्राधिकारी
Signature of Registration Authority
पंजीयन अधिकारी के हस्ताक्षर