

5369

Reg: 98

From,

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

To,

The District Judge,
Kanpur Nagar.

71

No. 5179 / IV-3021/ Admin (A-4) / Dated 21-04-2017

Subject:- Information submitted by Sri Aniruddha Kumar Tiwari, Additional District & Sessions Judge, Kanpur Nagar regarding purchase of Honda City car.

Sir,

With reference to your endt. no. 622/I dated 15.03.2017 on the above subject, I have to say that Sri Aniruddha Kumar Tiwari, Additional District & Sessions Judge, Kanpur Nagar may kindly be asked to furnish following informations/ papers for taking further necessary action in the matter:

1. Details of his earlier purchases as per point 3 of Court's C.L. no. 25/ Admin (A) dated 13.07.1998.
2. Complete & attested copy of passbook of his S.B. A/c no. 10907028456 for at least last two preceding years as well as to indicate the source of money, by indicating the particular entry/entries of payment(s) made against purchase of car and by disclosing the source of money deposited/credited in case any such credit exceeds the amount of one month's salary.
3. To state the no. and the amount of EMI of repayment of loan of Rs. 11,00,000/- i.e. car loan as well as of Rs. 80,000/- i.e personal loan taken against the purchase of the said car.

D.R. (M)

May issued

M-1
06/04/17

S. O.
06.04.17

Issued
Rd
6/4/2017

Yours faithfully

Rd
6/4/2017
Deputy Registrar (M)

Recd-98

प्रेषक: अनिरुद्ध कुमार तिवारी,
अपर जिला एवं सत्र न्यायाधीश
'कोर्ट नं.9', कानपुर नगर।

Reg. No 6498 25-3-17

File No ... 2021 ...

Serial No 70

सेवा में

श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय उ०प्र०,
इलाहाबाद।

30-3-17

31/3/17

31-3-17

द्वारा: श्रीमान् जिला न्यायाधीश,
कानपुर नगर।

विषय: वाहन कय किये जाने की सूचना प्रेषित करने के संबंध में।

महोदय,

सादर अवगत कराना है कि मेरे द्वारा पुष्प हाण्डा स्मार्ट कार्स लि० चकेरी, जी. टी. रोड, रूमा, कानपुर से हाण्डा सिटी कार पंजीकरण सं.यू.पी.32-एच.के.7608 दिनांक 07.10.2016 को मुबलिग रुपया 12,41,000.00 (बारह लाख, इक्तालिस हजार रुपये) में कय की गयी है।

अदा की गई राशि रुपया 12,41,000.00 में से मुबलिग रु.11,00,000.00 का वाहन ऋण, तत्पश्चात् रु.80,000.00 का व्यक्तिगत ऋण, अर्थात् कुल रुपया 11,80,000.00 भारतीय स्टेट बैंक, मुख्य शाखा, कानपुर नगर से स्वीकृत होने पर एवं शेष राशि रुपया 61,000.00 को क्रमशः प्रथम चेक सं.510715 दिनांकित 13.09.2016 रु.21,000.00 एवं द्वितीय चेक सं.510716 दिनांकित 07.10.2016 रु.1,20,000.00 [जो बैंक खाता में जमा रु. 40,000.00 के अतिरिक्त भारतीय स्टेट बैंक से स्वीकृत व्यक्तिगत ऋण रु.80,000.00 को सम्मिलित कर, अर्थात् कुल रु.1,20,000.00 हुई] के द्वारा अपने भारतीय स्टेट बैंक, मुख्य शाखा, कानपुर के बचत खाता संख्या 10907028456 से किया गया है।

वाहन से सम्बन्धित पंजीयन प्रमाण पत्र, बीमा, भारतीय स्टेट बैंक से प्राप्त किये गये ऋण व अदा की गई धनराशि से सम्बन्धित प्रलेखों की छाया प्रतियाँ श्रीमान् जी के अवलोकनार्थ नियत प्रारूप पर सादर प्रेषित की जा रही हैं।

सूचनार्थ

भवदीय

(अनिरुद्ध कुमार तिवारी)
अपर जिला एवं सत्र न्यायाधीश
'कोर्ट नं.9', कानपुर नगर

कार्यालय: जनपद न्यायाधीश, कानपुर नगर

पत्रांक: 6221 D

दिनांक: मार्च, 15 2017,

महानिबन्धक, माननीय उच्च न्यायालय उ.प्र., इलाहाबाद
को अग्रसारित,

जनपद न्यायाधीश
कानपुर, नगर NAGAR
15-3-17

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Encl-22 page

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21-3-17

6/3/17
D.R.M.
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222 MAR 2017

दिनांक: 15.03.2017

S.O. Acan H
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24.3.17
DR

1095-MUMMER
14-3-17

Reg-98

प्रेषक: अनिरुद्ध कुमार तिवारी,
अपर जिला एवं सत्र न्यायाधीश
'कोर्ट नं.9', कानपुर नगर।

सेवा में
श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय उ0प्र0,
इलाहाबाद।

द्वारा: श्रीमान् जिला न्यायाधीश,
कानपुर नगर।


विषय: माननीय उच्च न्यायालय इलाहाबाद के परिपत्र सं.25/एडमिन.(ए) दिनांकित
जुलाई,13, 1998 के अनुपालन में विहित प्रारूप पर नई कार कय संबंधी सूचना

महोदय,

अतिविनम्रतापूर्वक ससम्मान निवेदन के साथ कहना है कि मैंने वर्ष 2006 में सीतापुर जनपद में तैनाती के समय एक मारुति जेन कार जिसका पंजीकरण सं.यू.पी. 32-बी.टी.4772 है, कय किया था। कार अत्यधिक पुरानी हो जाने के कारण इसमें अक्सर कोई न कोई खराबी आने लगी फलस्वरूप इस कार के रखरखाव का खर्चा काफी बढ़ गया, इसलिये मैंने हाण्डा कम्पनी की हाण्डा सिटी कार (नई) कय किया है और इस कार को कय किये जाने के सम्बन्ध में कार को कय करने हेतु किये गये भुगतान व श्रोत सम्बन्धी विवरण के साथ माननीय उच्च न्यायालय इलाहाबाद के उपरोक्त विषयोल्लिखित परिपत्र में विहित प्रारूप पर सूचना माननीय महोदय के सम्मुख माननीय उच्च न्यायालय के अवलोकनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित कर रहा हूँ, जिसके लिए श्रीमान् जी का मैं कृतज्ञ रहूँगा।

सूचनाार्थ

दिनांक: 15.03.2017

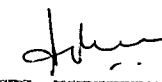
भवदीय

(अनिरुद्ध कुमार तिवारी)
अपर जिला एवं सत्र न्यायाधीश
'कोर्ट नं.9', कानपुर नगर

कार्यालय: जनपद न्यायाधीश, कानपुर नगर

पत्रांक:

दिनांक: मार्च, , 2017.

महानिबन्धक, माननीय उच्च न्यायालय उ.प्र., इलाहाबाद
को अग्रसारित,



जनपद न्यायाधीश,
कानपुर नगर
१५-३-१७

Refr: 98

**INFORMATON Regarding Purchase of New Car as per Cir.No.25/Admn.(A) dated
July 13, 1998 by ANIRUDDHA KUMAR TIWARI, A.D.J. 'Court No.9',
Kanpur Nagar.**

1. Date of Joining Service : 20.12.2003
2. Present Groos Salary : Rs. 1,27,850.00 Per Month.
Take-home Salary : Rs. 1,00,450.00 Per Month.
Detail of Purchase of Movable : Honda City Car With on Road
Property(exceeding 10,000/One : Total Price Rs.12,41,000.00
Month basic salary) :
3. Immovable Property : N.A.
:
:
:
4. If any advance or loan taken :
from the Hon'ble High Court : No.
5. If any loan taken from Bank etc. : I have taken a Car Loan of Rs.11,00,000.00 &
: Personal Loan Rs.80,000.00 Total Loan
: Rs.11,80,000.00 from State Bank of India,
: Kanpur for above said New Car.
6. Regarding Purchase of Property : As above.
7. Detail of the Property : As above.
8. Name and Full Address of the : SMART CARS PRIVATE LIMITED
Delear : 246 - 247 Chakeri, GT Road, Rooma,
: Kanpur-208009
: E-Mail ID: servicechakeri@pushphonda.com
9. Whether dealer is regular and : Yes.It is only one dealer of Honda Company
reputed : Vehicles in Kanpur.
10. Whether the Judicial Officer is :
related to the Seller : No.
11. Details of source of income : Salary.

Date: 15.03.2017


(ANIRUDDHA KUMAR TIWARI)
A.D.J. 'Court No.9'
Kanpur Nagar.

Enclosures:

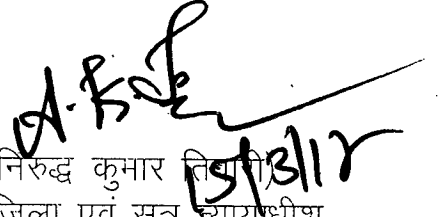
1. Details regarding payment & its source {one Paper}.
2. Copy of loan Sanction Letter {Four Paper}.
3. Copy of receipt of booking & Margin Money {Three Paper}.
4. Copy of sale invoice {Two Paper}.
5. Copy of Pass Book S.B.I. {one Paper}.
6. Copy of Temporary Registration Certificate {one Paper}.
7. Copy of Registration Certificate {one Paper}.
8. Copy of Insurance {Seven Paper}.

Ref: 98

कार के कय पंजीकरण व बीमा के सम्बन्ध में किये गये भुगतान
व श्रोत सम्बन्धी विवरण

1. कार कय करने की तिथि : 07.10.2016
2. कार के पंजीकरण की तिथि : 19.10.2016 (अस्थाई पंजीयन सं.यूसीएस0099958) एवं
: 17.11.2016 (स्थाई पंजीयन सं.यू.पी.32-एच.के.7608)
3. कार का विवरण : हाण्डा सिटी (पी)वीएक्स(ओ)एमटी
: रंग - सफेद,
4. कार का मूल्य मय बीमा एवं पंजीयन सभी शुल्क : कुल रुपया 12,41,000.00
7. भुगतान विधि व श्रोत : (क) रुपया 21,000.00 कार की बुकिंग हेतु अपने भारतीय स्टेट बैंक बचत खाता सं.10907028456 के चेक संख्या 510715 दिनांकित 13.09.2016 के द्वारा डीलर स्मार्ट कार्स प्रा0 लि0 के पक्ष में अदा किया गया।
(ख) रुपया 11,00,000.00 भारतीय स्टेट बैंक से ऋण लिया गया, जिसका भुगतान ऋणदाता बैंक ने सीधे डीलर को किया। बैंक के ऋण सम्बन्धी व्यवस्था पत्र की छाया प्रति संलग्न है।
(ग) रुपया 80,000.00 भारतीय स्टेट बैंक से व्यक्तिगत ऋण लिया गया और रुपया 40,000.00 बचत खाता उपरोक्त में जमा धनराशि सम्मिलित कर, रु.1,20,000.00 के चेक संख्या 510716 के माध्यम से डीलर को अदा किया गया।
(घ) वाहन का बीमा एवं पंजीकरण शुल्क कार मूल उपरोक्त मुबलिग रु.12,41,000.00 में ही डीलर द्वारा प्राप्त किया गया। डीलर को दिये गये उपरोक्त धनराशि में ही बीमा का एवं पंजीकरण आदि अदा किया गया शुल्क शामिल है, क्योंकि यह बीमा एवं पंजीकरण शुल्क डीलर के माध्यम से ही कराया गया है।

दिनांक: 15.03.2017


(अनिरुद्ध कुमार तिवाड़ी)
अपर जिला एवं सत्र न्यायाधीश
'कोर्ट नं.9', कानपुर नगर

Ref: 98

SANCTION LETTER2
1STATE BANK OF INDIA
KANPUR MAIN BRANCH

To

1) Shri/Smt/Kum

Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr. KRISHNA GOPAL TIWARI
A/1, ADMINISTRATIVE AWASH, CIRCUIT HOUSE, CANTONMENT, KANPUR-208004

RACPC / AL /

Date: 05-10-2016

Dear Sir,

PERSONAL SEGMENT ADVANCES
AUTO LOAN -- SBI CAR LOAN SCHEME

Mr. ANIRUDDHA KUMAR TIWARI s/d/w of Mr. KRISHNA GOPAL TIWARI

MEDIUM TERM LOAN OF ₹11,00,000.00

With reference to your application dated 29/09/2016, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **KANPUR MAIN BRANCH** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,


ASSTT. GENERAL MANAGER


Ref: 98

ANNEXURE CAR IV2
2

Letter from Branch to dealer/supplier

To,

M/s Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI

(Name & Address of the Dealer/Supplier)

NO.

Date:

Dear Sir/Madam,

Ref: your Performa invoice / letter No.

dated Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI for supply of 11,00,000.00

to Shri / Smt / Rupees Eleven Lakhs Only (1st applicant)

Shri / Smt / Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI dated Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI, we have today credited your account below,

Bank Account No.	Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI
Name of the Bank	
Name of Branch	11,00,000.00
UTR No.	
Amount	

being the cost of vehicle to be supplied/delivered to above borrower. The details of vehicle, loan amount and margin paid by the borrower are as under:

Mr. ANIRUDDHA

Regd. 98

2/3

a)	Make of vehicle	KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI
b)	Model and Variant	?
c)	Cost of the Vehicle (On Road Price)	?
d)	Amount paid to you by borrower	?
e)	Amount paid by the borrower in Bank as Margin	?
f)	Loan Amount	?
g)	Total Amount Credited to your Bank A/c (e+f)	?
h)	Car Loan Account No.	?

2. Please note that the amount is to be appropriated specifically towards the purchase price of the said vehicle. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by above borrower(s). 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. The specification of the vehicle such as make, model should not be changed from what is stated in your proforma invoice mentioned above without the consent in writing from us.

4. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of

Ref-98

2/4

the vehicle delivered to the above borrowers. You are requested not to deliver the vehicle without the comprehensive insurance policy with appropriate endorsement in favour of State Bank of India ? Branch. The Original Invoice, Receipt for the above payment and copy of the insurance (cover note/ policy) should be handed over to us within a period of three days from the date of disbursement.

5. The above borrower(s) have been sanctioned by us a Term Loan of ₹ ? by us for purchase of the vehicle. Please, therefore, ensure that the Hypothecation Charge over the vehicle to be supplied to the above borrower(s) is registered in favour of State Bank of India, ? Branch in the books of Regional Transport Officer. The vehicle should be registered in the name of the 1st applicant only. 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 herewith.

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 and stamp of the dealer)



29/1/99

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Pushp Honda
Smart Cars Limited
An ISO 9001 : 2000 Certified Company
Sales Outlet
246-247, Chakeri, G.T. Road,
Rooma, Kanpur-208009
Tel. : 0512-2070465
email : saleschakeri@pushphonda.com

HYP : SBT Main Road Barabur

395

Date 150916

Amount 210000-00

Ch. No. 510715 Date 130916

Bank State Bank of India Varanasi Branch

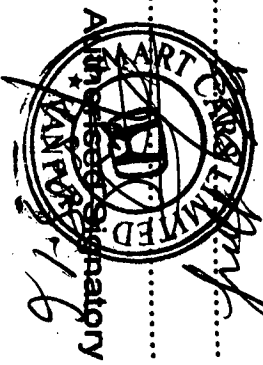
Received With Thanks From Mr. Mihir K. Kumar Bhowmik 890 Smi. Kusthore

R/O Rupal Bhowmik

Rupees At-1 Corcorin House Kanpur
Payment against Rupees One Thousand only

Signature of Rupal Bhowmik

Note : Cheques Are Subject To Realisation





2018

2/2

Pushp Honda
 Smart Cars Limited
 An ISO 9001 : 2000 Certified Company
 Sales Outlet
 246-247, Chakeri, G.T. Road,
 Roorna, Kanpur-208009
 Tel. : 0512-2070465
 email : saleschakeri@pushphonda.com

HYP

State Bank of India's New Branch Kanpur

459

Date 07/10/16

Amount 120000-00

Ch. No. S1107116 Date 07/10/16

Bank State Bank of India Branch Meerut

Received With Thanks From Mr. Anand Kumar Tiwari S/o Shri Kishore Lal

R/O A-1 Circuit House Kanpur

Rupees One Lakh Twenty thousand only

Payment against City (Depot) (XCO) mp State

Authorized Signatory 07/10/2016

Note : Cheques Are Subject To Realisation



Pushp Honda
 Smart Cars Limited
 An ISO 9001 : 2000 Certified Company
 Sales Outlet
 246-247, Chakeri, G.T. Road,
 Roorna, Kanpur-208009
 Tel. : 0512-2070465
 email : saleschakeri@pushphonda.com

Per-98

(3/3)

HYP : *State Bank of India Kanpur*

465

Date

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Amount

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Ch. No.

1	1	0	0	0	0	0	0	0	0
---	---	---	---	---	---	---	---	---	---

Date

1	5	1	0	1	6
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Bank *Bank of India* Branch *13.10.2016*

Received With Thanks From *Mr. Pravin Kumar Tiwari 87a Gate Krishna Gopal*

R/O *11/84, Mandan Colony Lucknow* *Pravin Kumar*

likes Raebareilly Road Lucknow UP.

Rupees *Eleven lakh only*

Payment against *City General VCC of wife*

Note : Cheques Are Subject To Realisation





PAN No: AAICS3528E
TIN No: 9642801450
CIN No:

SMART CARS LTD

Add: 246-247 G.T. Road Chakeri, Near Chakeri Airport, Kanpur, Uttar Pradesh, India - 208008
Email ID: sales@pushphonda.com, URL: , Phone: +915122410029

VEHICLE RETAIL INVOICE

CUSTOMER INFO			
Sold To	: Mr. ANIRUDDHA KUMAR TIWARI	Phone No.	: +918005174674
S/D/W of	: S/O - SHRI KRISHNA GOPAL TIWARI	Customer Id	: 1-5553913089
Perm. Address	: 11/24, VRANDAWAN COLONY,, VIDHAYAK NIWAS AWAS VIKAS RAEBARELI ROAD, Lucknow, Uttar Pradesh	PAN No.	: ADWPT9062E
Comm. Address	: 11/24, VRANDAWAN COLONY,, VIDHAYAK NIWAS AWAS VIKAS RAEBARELI ROAD, Lucknow, Uttar Pradesh		

INVOICE INFO			
Invoice Number	: SAL-INV-DD044A-1617-130	Sales Cons. Name	: GOVINDA SINGH
Invoice Date	: 29-Oct-2016	Financier Name	: State Bank of India
Order Number	: 1-5553913349	Financier Add.	: PB BRANCH KANPUR
Dealer Code	: DD044A		

VEHICLE INFO			
Model Type	: CITY 1.5 VX (O) MT (i-VTEC)	Color	: WHITE ORCHID PEARL
Chassis No.	: MAKGM65DFG4202306	Engine No	: L15Z13311824
Key No.	: L526		

PRICE DETAILS

Particulars	Amount
Price of one CITY 1.5 VX (O) MT (i-VTEC)	₹ 1002228
Dealer Discount	₹ 59409
VAT @ 12.5%	₹ 117853
Additional VAT @ 2%	₹ 18857
Ex-Showroom Price of one CITY 1.5 VX (O) MT (i-VTEC) (Paisa Rounded-Off)	₹ 1079528
TCS Tax @ 1%	₹ 10796
Total Amount(Inc TCS)	₹ 1090324
Invoice Amount in Words:	Rupees Ten Lakh Ninety Thousand Three Hundred Twenty Four Only

Vehicle Hypothecated/Lease To: State Bank of India, PB BRANCH KANPUR

Terms & Conditions:

- o Certified that the particulars given above are true & correct & amount indicated represent the price actually charged & there is not other flow additional consideration directly or indirectly from the buyer.
- o Interest@ 18 % will be charged if the Invoice Amount is not paid within 7 days.
- o Prices prevailing at the time of delivery will be applicable.
- o In case any dispute Patiala Courts will only have jurisdiction.
- o Goods once sold will not be taken back.

Mr. ANIRUDDHA KUMAR TIWARI

(Customer's Signature)

For SMART CARS LTD

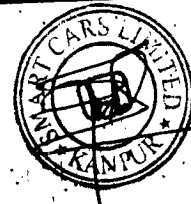


Registered Name: SMART CARS LTD
Registered Office Add: 9/2 ALLENGANJ KANPUR

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130-A/C STATEMENT OF MR. ANIRUDH KUMAR TIWARI		
	PARTICULAR	AMOUNT
	COST OF VEHICLE	1,090,324
	INSURANCE	40269
	RTO	121203
	TCS	0
	E.W	0
	DISCOUNT	-10796
	Total	1,241,000
Amount Received	CASH/CHQ	
15.09.16(395)	CHE(510715)SBI VARANASI	21,000
07.10.16(459)	CHE(510716)SBI VARANASI	120,000
13.10.16(465)	AMT TRF IN SBI A/C	1,100,000
	TOTAL	1,241,000
	NETT AMT.	0



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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	lnop = Inoperative	SC = Short Credit
chg = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband/
coll = Collection	lon/ln = Loan	t/tr/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 : 80729471024
 Account No : 10907028456
 Customer Name: ANIRUDDHA KUMAR TEWARI

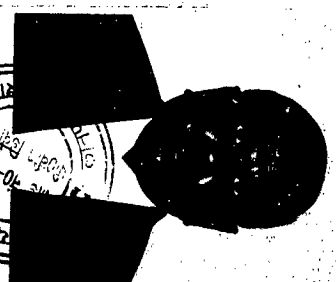
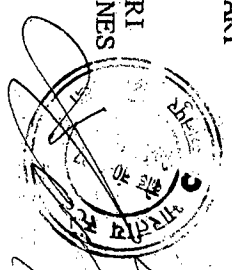
S/D/W/H/o:
 Address: S/O SRI KRISHNA GOPAL TEWARI
 J 3 JUDGES COLONY CIVIL LINES
 SITAPUR

Phone:
 Email:
 D.O.B. (If Minor):
 MOP.: SINGLE

MICR: 208002002

KANPUR MAIN BRANCH
 16/101, THE MALL

Phone: 2331895
 Email: SBI.00107@SBI.CO.IN
 Branch Code: 107
 Date of Issue: 17/08/2016
 2513520 Manager
 IFSC: SBIN00KHELE7 LINE 100112211



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GOVERNMENT OF UTTAR PRADESH
REGIONAL TRANSPORT OFFICE
KANPUR NAGAR
FORM SR - 18 [See Rule 41 (3)]
TEMPORARY REGISTRATION CERTIFICATE

Temporary Registration Mark **UCS0099958**

Name With Father/Husband **MR ANIRUDDHA KUMAR TIWARI
SHRI KRISHNA GOPAL TIWARI**

Address **11/24, VRANDAWAN COLONY
VIDHAYAK NIWAS AWAS VIKAS
RAEBARELI ROAD LUCKNOW**

1. Chassis Number **MAKGM65DFG4202306**

2. Maker's Name **HONDA SIEL CARS INDIA LTD**

3. Engine Number **L15Z13311824**

4. Type Of Body **SALOON**

5. Seating Capacity **5**

6. Colour **WHITEORCHIDPEAR**

7. Purpose Of Temporary Registration **FOR PERMANENT REGISTRATION.**

8. This vehicle is held by the owner under hire purchase agreement/lease/hypothecation

Under the provisions of the Motor Vehicles Act, 1988, the vehicle described above has been temporarily registered by me and the registration is valid until the date of
18-Nov-2016

Date : 19-Oct-2016

PHOTO COPY
19-10-16

Speciman Signature of the Owner

19/10/16
अपर सत्र न्यायाधीश/लॉरिज न्यायालय
कानपुर नगर

Registering Authority
M.V. Deptt. Kanpur

Signature of Registering Authority

00560000

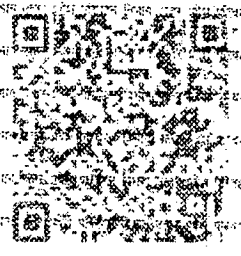
GOVERNMENT OF UTTAR PRADESH

Transport Department Lucknow RTO

FORM 23

CERTIFICATE OF REGISTRATION

7



Registration No : UP32HK7608 Registration Date : 17-Nov-2016

Description of Vehicle : MOTOR CAR Purpose For Printing RC : DUP

Dealer's Name & Address : OTHERS

Owner Name : MR. ANIRUDDHA KUMAR Son/wife/daughter of : SHRI KRISHNA GOPAL

TIWARI TIWARI

Full Address: (Permanent) : 11/24 VRANDAWAN COLONY, VIDHAYAK NIWAS AWAS VIKAS, RAEBARELI ROAD, LUCKNOW, UTTAR PRADESH-226029

Full Address: (Temporary) : 11/24 VRANDAWAN COLONY, VIDHAYAK NIWAS AWAS VIKAS, RAEBARELI ROAD, LUCKNOW-UTTAR PRADESH-226029

Fitness Up To : 16-Nov-2031 Tax Up To : 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 : HONDA CARS INDIA LTD

Front HSRP No

Type of Body : SALOON Rear HSRP No

No. of Cylinders : 4 Month/Year of Manuf. : 06 2016

Engine No : L15216314824 Chassis No : MAKGM65DFG4202306

Horse Power (BHP) : 11.32 Fuel : PETROL

Maker's Classification : CITY 1.5 VX (O) MT (I-VTEC) Cubic Capacity : 1497.00

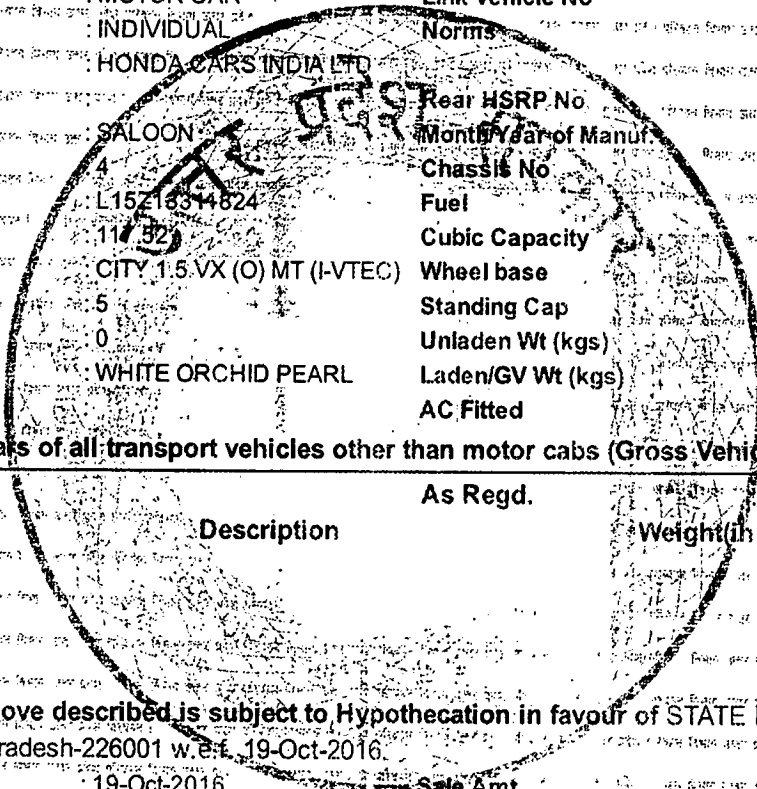
Seating Cap (in all) : 5 Wheel base : 2600

Sleeper Cap : 0 Standing Cap : 0

Colour : WHITE ORCHID PEARL Unladen Wt (kgs) : 1065

Other Criteria : AC Fitted : YES

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



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

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA,

Kanpur Nagar, Uttar Pradesh-226001 w.e.f. 19-Oct-2016.

Purchase dt : 19-Oct-2016 Sale Amt : 1111559/-

OTT Date : 11-Nov-2016 Amount/Rcpt No : 111156 / UP32R16110007850

Tax Up To : One Time Vehicle is Govt./Pvt. : PRIVATE

Tax Exempted or Not : NOT EXEMPTED Date of Approval : 17-Nov-2016

Other State/Transfer/Conversion Details

Previous Owner

Old State

Transfer Date

Previous RegNo

Entry Date

Conversion Date

This certificate is valid from 17-Nov-2016 to 16-Nov-2031

Date: 01-Feb-2017, 16:28:33

Taxation Particulars / Advance Registration Mark Fee Details

395609

Signature of Registering Authority

Date: 01-Feb-2017



IFFCO Tokio General Insurance Company Ltd.
 IFFCO Tower, 4th & 5th floors Plot No. 3, Sector - 29
 Gurgaon - 122001, Haryana
 Ph: 0124 - 2850200
 Service Tax Registration No. - D-III/ST/R-IV/Genins/01/03

CERTIFICATE CUM INSURANCE POLICY SCHEDULE

8
1

Policy No. ITG/82258288		Private Car Package Policy Issued at: 19:30 Hours on 07/10/2016 Period of Insurance From 19:30 Hours on 07/10/2016 to midnight on 06/10/2017				Proposal No. & Date P6709962, 07/10/2016
Insured's Name MR. ANIRUDDHA KUMAR TIWARI		Insured's Address S/O - MR.LATE KRISHNA GOPAL TIWARI 11/24 VRANDAWAN COLONY VIDHAYAK NIWAS AWASH VIKAS RABARELI ROAD LUCKNOW - 226025 Uttar Pradesh				Previous Policy No. NA
Chassis No. MAKGM65DFG4202306	Engine No. L15Z13311824	Model CITY/1.5 VX(O) MT	CC 1497	Seating Capacity 5	Body Type Sedan	Previous Insurer NA
Geographical Area India	Date of First Sale 07/10/2016	Year of Manufacture 2016	Place of Registration Lucknow	Occupation --	Registration No. NA	
INSURED'S DECLARED VALUE (Rs.)						
Vehicle: 1090173	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 1090173		
SCHEDULE OF PREMIUM						
A. Own Damage Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)	
Basic Premium			Third Party Liability			
Vehicle		24351	Basic Third Party Liability Premium including TPPD		2237	
Non Electrical Accessories		0	Sub Total (Third Party Liability)			2237
Electrical Accessories (IMT-24)		0	PA Cover			
Bi Fuel kit (IMT-25)		0	Compulsory PA Cover for Owner Driver Nominee: MR.ANIRUDDHA KUMAR TIWARI (SELF) (41Years)		100	
Basic Premium Total		24351	Optional PA cover for Paid Driver (IMT-17)		100	
Add Geographical Area Ext. (IMT-1)		0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)		500	
Sub Total		24351	Sub Total (PA Cover)			700
Deductibles			Legal Liability			
Voluntary Deductibles (IMT-22A)		0	Paid Driver (IMT-28)		50	
Anti Theft Device (IMT-10)		500	Employees (for 0 persons) (IMT-29)		0	
AA Membership (IMT-8)		0	Sub Total (Legal Liability)			50
Handicap (0%)		0				
NCB (0%)		0				
Sub Total (Deductibles)		500				
Add-Ons (Depreciation Waiver, Engine and Gear Box Protection Cover)		8178				
Net Own Damage Premium(A)		32029	Net Liability Premium(B)			2987
Note:-				Total Premium (A + B)		35016
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.				Service Tax (15%) - includes 0.5% SBC & 0.5% KKC		5253
2. Consolidated stamp duty paid to State Exchequer.				Gross Premium Paid		40269
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)						

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) Organised 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 and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UFTO Rs. 7,50,000. Cover Under Section III for Owner-Driver is Rs.2.0 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-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. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

HP/Lease/Hypothecation with: STATE BANK OF INDIA
 Subject to I.M.T Endr. Nos. & memorandum: 7,10,16,17,22,28 printed herein. You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of policy on its website that enables access by you.

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 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 AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.

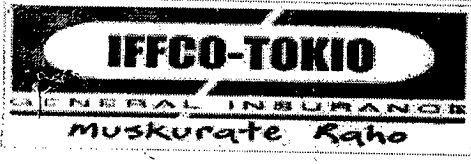
I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.

Broker Name: **SMC Insurance Brokers Pvt. Ltd.**

For & On Behalf of
IFFCO Tokio General Insurance Company Ltd.

Req: 98

Terms & Conditions



**PRIVATE CAR PACKAGE
POLICY: ADD-ON COVER(S)**



Policy No: ITG/82258288

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**DEPRECIATION WAIVER
--FOR 'PRIVATE' VEHICLES ONLY--**

This Coverage as Add-On(s) of Standard Motor Package Policy is evidence of the contract between You and Us. The Proposal alongwith any written statement of Yours for purpose of this Coverage forms part of this contract. This Coverage witnesses that in consideration of Your having paid the premium, We will insure your vehicle(s) specified as operative in the Schedule during the coverage period and according We will indemnify you in respect of events occurring during the Period of Coverage of Insured vehicle(s) in the manner and to the extent set forth in the Coverage provided that all the terms, conditions and exceptions of this Coverage in so far as they relate to anything to be done or complied with by you have been met. The Schedule shall form part of this Coverage as an "Add-On(s)" of Standard Motor Package Policy" and the term "Coverage" whenever used as shall mean as including the Schedule. Any word or expression to which a specific meaning has been attached in any part of this Coverage or of Schedule shall bear such meaning whenever it may appear. This Coverage is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Coverage.

SECTION-A: "GENERAL DEFINITIONS"

- 1 Proposal**
It means any signed Proposal by filling up the questionnaires and declaration(s), written statements and any information in addition thereto supplied to Us by You or on Your behalf.
- 2 Coverage**
It means the Coverage booklet, the additional Schedule for this coverage and any applicable endorsement or memoranda. Your Coverage contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Coverage is issued.
- 3 Schedule**
It means the latest Schedule issued by Us as part of Your Coverage for Insured Vehicle(s) under "Value Auto Coverage". It provides details of Section(s), Part(s), Extension (s), Endorsement(s) of the Coverage which are in force, and the level of cover You have. A revised schedule will be sent at each renewal.
- 4 Endorsement**
It means any alteration made to the Coverage which has been agreed to by Us in writing.
- 5 Sum Insured/ Limit**
It means the monetary amounts shown as limit for Benefits/Indemnify under the Extension of the Coverage.
- 6 IDV (Insured Declared Value)**
It will be as per the definition and description given under Standard Motor Package Policy and mentioned in the schedule of Standard Motor Package Policy for Private Car.
- 7 We/Our/Us**
It means Iffco Tokio General Insurance Company Ltd, also known as ITGI.
- 8 You/Your/Yours**
It means the persons/entities named as the Insured in the Schedule for this Coverage.
- 9 Insured Person(s)**
It means anyone on your behalf including your family, employees, directors and partners travelling in the Insured Vehicle with Your consent as per seating capacity of the Vehicle as recorded in the Registration Certificate.
- 10 What is Covered**
It means the damages/perils/contingencies which are covered under the Coverage and for which We have liability in the event of claim occurrence.
- 11 What is Not Covered**
It means the damages/perils/contingencies which are not covered under the Coverage and for which We have no liability in the event of claim occurrence.
- 12 Damage/Damaged**
It means loss of or damage to the Insured Vehicle including accessories.
- 13 Accident/ Accidental**
It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
- 14 Breakdown**
It means the sudden and unforeseen failure of parts of the vehicle, but not by normal wear and tear, normal deterioration or negligence necessitating immediate repairs or replacements.
- 15 Normal Wear and Tear**
It means gradual reduction in operating performance of a covered part(s) or of the whole vehicle having regard to the age of the vehicle and distance it has travelled.
- 16 Excess**
It means the first part of any Claim for which You/Insured person(s), any beneficiary(s) under the coverage is/are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.
- 17 Geographical Limits**
It means within Indian Territory, unless otherwise specified.
- 18 Coverage Period/Period of Coverage**
It means the period commencing from the effective date and hour as shown in the Schedule and terminating on the expiry date as shown in the Schedule for this Coverage.
- 19 Currency of the Coverage**
It means (for consideration of any claim) currency of that part of Extension, Endorsement(s) of this coverage to which the claim relates.
- 20 Accessories**
It means parts of Insured Vehicle(s) which are not directly related to direct functioning of the vehicle in its drive. This includes in-car entertainment, such as radios, and communication equipment which form part of Insured Vehicle(s), as well as portable phones while they are connected to a power source in Insured Vehicle(s), and also non electrical/ electrical items such as seat cover, mats and/or other likewise furnishings.
- 21 Event**
It means any one event or series of events arising out of one common cause or source in connection with the Insured Vehicle.
- 22 Claim/Benefit**
It means our liability to You under the Coverage arising out of Event(s) covered under the Scope of the Coverage.
- 23 Total loss/Constructive Total loss**
It means that the Insured Vehicle is treated as Total loss/ Constructive Total loss if the aggregate cost of retrieval and/or repair of the vehicle, subject to term(s) and condition(s) of the Standard Motor Package Policy exceed 75% of IDV (Insured Declared Value) of the vehicle as defined/described in the Standard form for Standard Motor Package Policy.
- 24 Insured Vehicle**
It means the Motor vehicle We are insuring for You under this coverage. This includes standard tools, options and accessories while they are in or on Your Vehicle.
- 25 Driver**
(a) It means any person including insured person who whilst driving holds an effective driving license at the time of accident and is not disqualified from holding or obtaining such a license.
OR
(b) Any person including insured person whilst driving holds an effective learner's license and such person satisfies the requirement or Rule 3 of the Central Motor Vehicle rules 1989 or as amended thereon.
- 26 Terrorism**
Any act including, but not limited to, use of force or violence and/or the threat thereof, of any person or groups of persons whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purpose, including the intention to influence any government and / or to put the public, or any section of the public in fear.
- 27 Standard Motor Package Policy**
It means the Policy which covers loss of or damage to the Insured Vehicle in addition to the coverage for Third Party liability for bodily injury and/or death and property damages, including Personal Accident Coverage for Owner-Driver.
- 28 Limitation as to Use**
It means the use of the Insured Vehicle by You or anyone on Your behalf in accordance with the Schedule issued by Us as a part of Standard Motor Package Policy Form for

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the Insured Vehicle of Private Car, Two Wheelers, Commercial Vehicles as the case may be.

29 Repair Shop or Garage
It means legally approved professional mechanic workshop authorised by You with our consent or authorised by Us and adequately equipped to deal with the breakdown or accident in question.

30 Reasonable and Customary charges
It means a charge for repair/replacement of the vehicle and/or its parts or medical treatment of the Insured Person(s), which is/are considered Reasonable and Customary to the extent that it does not exceed general level of charges being made by others of similar standing in the city where the charge is incurred for comparable faults, problems, services or supplies to vehicle(s) of same model, make, and capacity; or comparable illness, injury, disease to the person(s) of similar age, health profile.

SECTION-B: "SCOPE OF COVERAGE"

WHAT IS COVERED

In the event of damage caused by Insured peril(s) listed hereunder and subject to its not being otherwise excluded, We will provide You the Benefits or Indemnification as per the terms, conditions of the Coverage against such damage to the Insured Vehicle(s).

Insured Perils:-

- Fire
- Explosion
- Lightning or Self Ignition
- Burglary, Housebreaking & / or Theft
- Riot and Strike
- Earthquake (fire and shock damage)
- Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm, frost
- Accidental external means
- Malicious Act
- Terrorist Activity
- Whilst in transit by Road, Rail, Inland Waterway, Lift, Elevator or Air
- Landslide, Rockslide

WHAT IS NOT COVERED

We will not be liable for:-

- Any Accidental Damage outside the Geographical Area
- Any Excess stated in the Schedule
- Damage to tyres and tubes except being stolen unless the vehicle is damaged at the same time
- Any Damage to the Insured Vehicle whilst the Driver driving the vehicle with Your knowledge and consent is under the influence of intoxicating liquor or drugs
- Any Claim arising out of any contractual liability
- Any Claim unless there is a liability to us for the same event in Standard Motor Package Policy issued by Us to You except that we have specifically agreed to do away with this exclusion for a particular benefit or indemnity or the coverage as a whole
- Any accidental damage to Insured Vehicle(s) whilst Insured Vehicle is Being used for an "unlawful purpose" and/or being used otherwise than in accordance with the "Limitations as to Use" by You and/or Insured Person.
- Being driven by or is for the purpose of being driven by him/her in the charge of any person other than the Driver as stated in the driver's clause of the schedule of Standard Motor Package Policy.
- War risk:-** Damage to Insured Vehicle as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith.
- Confiscation:-** Any Damage to Insured Vehicle due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.
- Nuclear Risk:-** Any Damage to Insured Vehicle, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from:
Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.
- Wear and tear:-** Damage caused by Wear and Tear, depreciation and/or gradual deterioration.
Mechanical/ Electrical Breakdowns, failure or breakages.
Any reduction or increase in value of Insured Vehicle i.e. Amount payable in Total Loss/ Constructive Total Loss claims beyond what is covered as per term & conditions of Standard Motor package policy, unless otherwise covered in the Section C "Benefit"
- Consequential loss:-** Consequential loss of any kind or description including any reduction of Market Value beyond the cost of repair or replacement
- Existing Damage:-** Any damage, injury, accident, disease or illness occurring before the cover commences under the Coverage
- Matching of Items:-** The cost of repair or replacement of any undamaged or unbroken items or item forming part of a set of items or other items of uniform nature, colour or design when the damage or breakage occurs within a clearly identifiable area or to a specific part and replacement can not be matched.

SPECIAL CONDITION(S) UNDER SECTION B "SCOPE OF COVERAGE"

1. The Scope of Coverage is subject to the same level of deduction for the depreciation at the rates mentioned below in respect of parts replaced as per Section 1 (Own Damage) of Standard Motor Package Policy:
 - a) For all rubber/nylon/plastic parts, tyres and tubes, batteries and airbags -50%
 - b) For all fiber glass components - 30%
 - c) For all parts made of glass - Nil
 - d) Rate of Depreciation for all other parts including wooden parts will be as per the following schedule.

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%

2. It is hereby provided, agreed and understood that the Scope of Coverage under this Coverage is valid and applicable for all the additional benefits, extensions, endorsements, condition(s), provision(s) of Standard Motor Package Policy issued by Us for the Insured Vehicle such as Extension of Geographical Area, Coverage for Accessories, CNG/LPG kits with Bi-fuel system, Reliability Trials, Limited Coverage of Fire and/or Theft with or without Third Party Liability etc for which additional premium have been paid to Us or the necessary discount in the premium has been given and such endorsement(s) by IMT(s) numbers are mentioned on the schedule of Standard Motor Package Policy; unless We have specifically agreed to exclude, alter, modify any provision(s) under relevant parts of Section "C" Benefits.

SECTION-C: "BENEFITS"

**PART 1
C) DEPRECIATION WAIVER**

In the event of Damage to the Insured Vehicle(s) as per Section B 'Scope of Coverage', We will provide the benefits of 'Depreciation Waiver' provided that You have paid the additional premium and subject to the following:

- a) We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report approved by Us in case of partial loss claim settlement, as per Condition No. 3) a) under Standard Motor Package Policy insured with Us by You.
- b) The Replacement of parts(s) is/are considered necessary only if part(s) are irreparable in the opinion of the Surveyor appointed by Us notwithstanding Your choice of replacing the parts(s).

What is not Covered

We will not be liable for:

- a) Any excess of Standard Motor Package Policy or any excess of this Coverage.
- b) Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section 'B' 'Scope of Coverage' unless we have decided to provide the limited coverage of depreciation waiver.

SECTION-D: "GENERAL CONDITIONS"

1. Reasonable Precaution and Care of Motor Vehicle

- a) You shall take all reasonable precautions for safety and soundness of Insured Vehicle, insured person(s) and to prevent damage, injury in order to minimise claims or intervention for our Assistance. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.
- b) We shall have at all time free and full access to examine the vehicle or any part there of and/or any driver or Your employee or any Insured person or any service provider of Yours for the purpose of this Coverage.
- c) In the event of any accident of the vehicle, the vehicle shall not be left unattended without proper precautions being undertaken to prevent further loss, damage. If the vehicle be driven before the necessary repairs are affected, any extension of the damage or any further damage to the vehicle shall be entirely at Your risk.

2. Notice

- a) You will give every notice and communication in writing to Our any office or by phone service to ITGI call centre.
- b) In the event of loss of or damage to the vehicle due to insured peril(s) or injury, sickness to insured person(s) leading to claim under the Coverage or any claim requirement by You/Insured person(s) or You may simply call ITGI on 1800-103-5499 (free of cost) or 0124-4285499 (Chargeable).

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- c) You shall provide the following information whilst calling for our assistance:
- Your name and Contact No.
 - Insurance Policy No. and Coverage No. and details.
 - Registration No., Engine No., Chassis No.
 - Vehicle Identification No.
 - Make & Model, Colour of the vehicle
 - Exact location of immobilised vehicle, hospital or any other relevant point
 - Description of the Problem

3. Mis-Description

This Coverage shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, mis-description or concealment/non-disclosure of any insuring material information.

4. Change in Circumstances

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your Business, Your employees and/or Your vehicle, and driver, location which may affect the insurance coverage provided e.g. change in colour, fitting of extra installation etc. You must also notify Us about alteration made or change in information as described aforesaid whereby risk of Damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all Benefits under this Coverage shall cease.

5. Claim Procedure and Requirements

An event, which might become a claim or calls for our assistance under the Coverage, must be reported to Us as soon as possible in writing or on phone. A written statement of the claim will be required and a Claim form will be provided and this written statement of claim will be required immediately. The written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurance covering the same risk must be delivered to Us within 15 days of date of loss, damage of the vehicle or injury, sickness of insured person. The Police must be informed of any theft, attempted theft, Robbery, Dacoity or any damage caused by riot, strike, malicious persons or vandals or any other criminal act. You shall also take practicable steps to apprehend the guilty person and recover the vehicle and/or its accessories lost. If any person including Benefit Provider(s) is/are claiming against You, Your Family or Your employees; or any other beneficiary under this coverage, every letter, claim writ, summons, process information or any verbal notice of claim shall be forwarded to Us without delay. You, Your Family or any person on Your behalf must not attempt to negotiate any claim, nor admit or repudiate any claim without Our consent. You shall give all possible assistance to enable Us to settle or resist any claim or to institute proceedings.

6. Claim Control

- a) We are entitled to:
- enter any place under Your control where loss or damage of the Insured Vehicle has occurred and take possession of the such place and Insured Vehicle or any accessory(s) but this does not mean that vehicle can be abandoned to Us.
 - receive all necessary information, proof, reason of loss, damages, injury, sickness from You and from any other person seeking benefit under this Coverage.
 - take over and conduct in Your name or any person seeking benefit under this Coverage, defense or settlement of any claim.
 - take proceedings at Our own expenses and for Our own benefit, but in Your name or any other person who is claiming or has received benefit, to recover any payment made or due under this Coverage.
 - provide reimbursement, repair/reinstatement/replace the covered items, parts, vehicles under the different parts of Section 'C' of Value Auto Coverage in conjunction with or without condition of Standard Motor Vehicle Package Policy.
 - provide reimbursement / payment of the claim covered as applicable under the part of Section 'C' of Value Auto Coverage.
 - No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without our written consent.

7. Onus of proof

In the event of any claim for loss, damage; You shall prove that the cause or reason of such claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the exclusion(s) in "what is not covered" or any consequences thereof or with the intention to gain undue benefits not commensurate with actual extent of loss or damage and in the default of such proof We shall not be liable to make any payment in respect of such claim.

8. Fraud

If a claim is fraudulent on account of fraudulent means or action used by You or on Your behalf; all benefits and rights under this Coverage shall be forfeited.

9. Contribution

If, any claim or benefit provision arises, there is any other insurance covering the same matter (property, interest, liability, cost), We will pay only our rateable proportion unless specifically mentioned otherwise under relevant parts of Section C, 'Benefits'.

10. Cancellation

We may cancel this Coverage by sending 7 (Seven) days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Coverage from the date of cancellation, which We are liable to pay on demand. In the event of no claim preferred on Us, You may cancel this Coverage by sending 7(Seven) days written notice to Us. We will then allow a refund after retaining the premium based on following short period table.

Period of Cover Upto	Annual Premium Rate (%)
Upto 1 month	75%
Upto 3 months	50%
Upto 6 months	25%
Exceeding 6 months	Nil

11. Arbitration

Should any dispute arise between Us and You on quantum of amount payable (liability being admitted by Us), such dispute will be referred to Arbitrator to be appointed in accordance with statutory provisions of the country in force at the time. Further, if/when and dispute is referable/referred to Arbitration, the making of an award by Arbitrator(s) shall be a condition precedent to any right of action or suit by You against Us.

Disclaimer Clause

If We shall disclaim Our liability in any claim/benefit, and such claim/benefit shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claims shall for all purposes be deemed to have been abandoned and shall not thereafter under this Coverage.

12. No sum payable under this Coverage shall carry any interest/penalty.**13. All Claims/Benefits shall be settled in India Rupees.****14. Jurisdiction of Court**

The provision of this Coverage shall be governed by the laws of India for the time being in force. The parties hereto unconditionally subject to the jurisdiction of the Courts in India.

15. Legal Representative

In the event of the death of any person as mentioned in the schedule the sole insured, this Coverage will not immediately lapse but will remain valid for a period of three months from the date of the death of such person or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the such sole person insured to whom the custody and use of the Insured Vehicle passes may apply to have this Coverage transferred to the name(s) of the heir(s) or obtain a new Insurance Coverage of "Value Auto Coverage" for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this Coverage or obtain a new Coverage for the vehicle such heir(s) should make an application to Us accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the such sole person insured b) Proof of title to the vehicle c) Original Coverage

WARRANTIES

It is warranted

- That Our liability for any one Claim/Benefit specified in the Schedule for this Coverage including any additional costs, services payable in connection with that Insured Vehicle (unless specifically expressed as being payable in addition to the limit) shall not exceed the Sum Insured/Limit set against such benefit or in the whole the total Benefit/Limits or such other sum(s) as may be substituted for it by Endorsement signed by on Our behalf.
- That whenever Your vehicle is left unattended, all doors and windows shall be properly secured and all keys for the vehicle shall be kept in safe custody. It is provided that breach of this warranty shall not be a bar to any claim, benefit for loss or damage caused other than by Insured peril (No.3, Theft Perils under "what is covered").
- The Insured Vehicle including accessories:
 - maintained in a good and substantial state of repair.
 - used in accordance with the description under "limitation as to use" in the schedule
- All the coverages including those mentioned in the Benefits, Extension are subject to perils, the terms, conditions, definitions, warranties, exclusion(s) unless mentioned otherwise.

--FOR 'COMMERCIAL' VEHICLES ONLY--**DEPRECIATION WAIVER**

In the event of accidental damage to the Insured Vehicle as per Section B 'Scope of Coverage' We will provide the benefits of 'Depreciation Waiver' subject to the following special conditions:

Special Conditions:

- We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report, approved by Us in case of partial loss claim settlement, as per Condition No. 3, b) and 4, b) under Standard Motor Package Policy for Private cars and Two Wheelers; and Commercial vehicles respectively, whichever is insured with Us by You.
- The Replacement of parts(s) is/are considered necessary only if part(s) are irreparable in the opinion of the Surveyor/ Authorized Representative appointed by Us.

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notwithstanding Your choice of replacing the parts(s).

What is not Covered:-

We will not be liable for:

- a) Any excess of Standard Motor Package Policy or any excess of this Coverage.
- b) Any partial payment of amount deducted towards depreciation i.e. less than or part of the percentage mentioned in the item number 1), 2), 3) and 4) of Section 1 : Loss of damage to the vehicle insured of Standard Motor Package Policy for Private Car, Two Wheeler and/or Commercial Vehicles as the case may be, unless we have decided to provide the limited coverage of depreciation waiver.
- c) More than 2 (two) claims in respect of Commercial Vehicles Policies.

(a) The premium rate for each of the extension will be as under:-

Geographical Area	: 10% of above premium under this benefit.
Import Vehicle	: 25% of above premium under this benefit.
Driving Tuition	: 25% of above premium under this benefit.
Rally	: 5% of above premium for each day under this benefit.
IMT 23 Coverage	: 25% of the above premium under this benefit.
Limited cover for Fire and Liability	: 20% of the above premium rate under this benefit.
Limited cover for Fire, Theft and Liability	: 40% of the above premium rate under this benefit.

ENGINE AND GEAR BOX PROTECTION COVER

Coverage

If there is damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental external means, then ITGI will pay the cost of repair/replacement of internal child parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reborning/lathe work of engine cylinder, compression tests and other mechanical charges.

Special Conditions :-

ITGI will provide the benefit of 'Engine and Gear Box Protection Cover' subject to the following special conditions:

- a) Insured or anyone driving on Insured's behalf with Insured's consent should avoid driving the vehicle through water logged areas as far as possible. If it is unavoidable, the vehicle should be driven in low gear and /or high engine RPM (Revolutions per Minute).
- b) Insured or anyone driving on Insured's behalf with Insured's consent should not try to crank or push start the engine once the vehicle has stopped in the water logged area.
- c) Insured or anyone driving on Insured's behalf with Insured's consent should intimate ITGI's nearest office, call centre or authorized service/repair center for spot assistance and obtain help from the expert technician.
- d) Insured vehicle to be repaired only at Honda authorized workshop.
- e) There should be material evidence that the vehicle had stopped in water logged area resulting into damage to the engine.
- f) There should be material evidence of under carriage damage to engine and/or gear box resulting into leakage of lubricants causing damage to engine or gear box.
- g) Insured or anyone driving on Insured's behalf with Insured's consent should take all reasonable precautions to avoid any damage or aggravation of damage.
- h) Insured or anyone driving on Insured's behalf with Insured's consent should comply with manufacturer's instructions, guidelines in the right earnest unless the circumstances do not permit.
- i) Any claim under this Part 3 "Engine and Gear Box Protection" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of Package Policy for Private Cars, Commercial Vehicles and Two Wheelers, as the case may be.

What is not covered :-

ITGI will not be liable for

- a) Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.
- b) Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.
- c) Cost of Engine Oil and Consumables, notwithstanding Consumable Cover (Part 4) opted for.
- d) Any damage including corrosion of engine due to inordinate delay in intimating /repair or delay in retrieval of the vehicle from the water logged area.
- e) Any damage where reasonable care was not taken by Insured or anyone on Insured's behalf to protect the loss or damage to the vehicle.
- f) More than 2 (Two) claims of this benefit/coverage in the policy period of 365 (Three Hundred and Sixty Five) days and for more than 1 (One) claim for all classes of vehicles in respect of policies having policy period having less than 365 (Three Hundred and Sixty Five) days.
- g) More than 50% (Fifty Percent) of IDV (Insured Declared Value) if the age of the vehicle is less than 4 (Four) years and more than 35% (Thirty Five Percent) of IDV (Insured Declared Value) if the age of the Insured Vehicle is 4 (Four) years or more.





Proposal Preview



IFFCO Tokio General Insurance
Company Ltd. IFFCO Tower, 4th and
5th floors Plot No.3 , Sector - 29
Haryana Gurgaon 122001

Honda
Assure
Be doubly sure.

Policy Details

Proposal No. P6709962 Policy Effective Date 07/10/2016 Policy Expiry Date 06/10/2017

Proposer Details

Proposer Type Individual Insured Name Mr. ANIRUDDHA KUMAR TIWARI Address of the Insured S/O - MR.LATE KRISHNA GOPAL TIWARI 11/24 VRANDAWAN COLONY VIDHAYAK NIWAS AWASH VIKAS RABARELI ROAD,Lucknow,Uttar Pradesh,226025 Occupation

Vehicle Details

Date of First Sale 07/10/2016 Chassis No. MAKGM65DFG4202306 Engine No. L15Z13311824 Make Model & Variant CITY 1.5 VX(O) MT CC 1497
Place of Registration Lucknow Registration No. Invoice Value RS. 1147551 Year of Manufacture 2016 Seating Capacity 5

Insured Declared Value (IDV)

Vehicle 1090173 Electrical Accessories 0 Non-Electrical Accessories 0 Bi Fuel Kit 0 Total IDV 1090173

Other Details

HP/Lease/Hire Pur. Agreement with STATE BANK OF INDIA Branch/Office of HP/Lease/Hire Purchaser KANPUR Agreement Type Hypothecation

Calculation

A. Own Damage Premium	Amount (Rs.)	B. Liability Premium	Amount (Rs.)
Basic Premium		Third Party Liability	
Vehicle	24351	Liability Premium	2237
Non Electrical Accessories	0	Sub Total (Third Party Liability)	2237
Electrical Accessories	0	PA Cover	
		Compulsory PA Cover for Owner Driver	
Bi Fuel Kit	0	Nominee: MR.ANIRUDDHA KUMAR TIWARI (SELF) (41 Years)	100
Sub Total (Basic Premium)	24351	Additional PA cover for Paid Driver	100
Geographical Area Extension	0	Additional PA Cover (200000 Per Person) for 5 Persons	500
Sub Total	24351	Sub Total (PA Cover)	700
Discounts		Legal Liability	
Voluntary Discounts RS. (0)	0	0 Paid Driver	50
Anti Theft Device	500	Employees (for 0 persons)	0
AA Membership	0	Sub Total (Legal Liability)	50
Handicap (0%)	0		
NCB (0%)	0	Net Liability Premium(B)	2987
Sub Total (Discounts)	500	Total Premium (A + B)	35016
Add-Ons	8178	Service Tax (15%)	5253
Net Own Damage Premium(A)	32029	Gross Premium	40269

Add On Details

Depreciation Waiver (including Taxes) 8151
Engine and Gear Box Protection Cover (including Taxes) 1255

DECLARATION:

I/We hereby declare that the statements made by me/us in this proposal form, including document(s) attached, are true and correct, to the best of my knowledge and belief and nothing materially affecting the risk has/have been concealed by me /us. I /We hereby agree that this declaration shall form the basis of the contract between me/us and the insurer and shall form part of the insurance contract. I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurer immediately.

NCB DECLARATION:

"I/We declare that the rate of NCB claimed by me/us is correct and that no claim arisen in the expiring policy period (copy of the policy attached). I/We further undertake that if this declaration is found to be incorrect, all benefit under the policy in respect of Section 1 of the policy will stand forfeited."

MANDATE:

I/We hereby mandate for dealing of insurance/Claims of my/our vehicle to M/s SMC INSURANCE BROKERS PVT. LTD. and for the insurance of my/our car with M/s IFFCO Tokio General Insurance Company Ltd. after having compared/ verifying the quotations and benefits offered by other insurers.



Proposal form processed by: Divya pushphonda (PUSHP HONDA)

Date: 07/10/2016



Ref: 98

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Proposal Preview					
 Muskurate Raho		IFFCO Tokio General Insurance Company Ltd. IFFCO Tower, 4th and 5th floors Plot No.3 , Sector - 29 Haryana Gurgaon 122001		 Be doubly sure.	
Policy Details					
Proposal No. P6709962		Policy Effective Date 07/10/2016		Policy Expiry Date 06/10/2017	
Proposer Details					
Proposer Type Individual	Insured Name Mr. ANIRUDDHA KUMAR TIWARI	Address of the Insured S/O - MR.LATE KRISHNA GOPAL TIWARI 11/24 VRANDAWAN COLONY VIDHAYAK NIWAS AWASH VIKAS RABARELI ROAD Uttar Pradesh Lucknow 226025		Occupation	
Vehicle Details					
Date of First Sale 07/10/2016	Chassis No. MAKGM65DFG4202306	Engne No. L15Z13311824	Make Model & Variant CITY 1.5 VX(O) MT	CC 1497	
Place of Registration Lucknow	Registration No.	Invoice Value RS. 1147551	Year of Manufacture 2016	Seating Capacity 5	
Insured Declared Value (IDV)					
Vehicle 1090173	Electrical Accessories 0	Non-Electrical Accessories 0	Bi Fuel Kit 0	Total IDV 1090173	
Other Details					
HP/Lease/Hire Pur. Agreement with STATE BANK OF INDIA		Branch/Office of HP/Lease/Hire Purchaser KANPUR		Agreement Type Hypothecation	
Calculation					
A. Own Damage Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)
Basic Premium			Third Party Liability		
Vehicle		24351	Liability Premium		2237
Non Electrical Accessories		0	Sub Total (Third Party Liability)		2237
Electrical Accessories		0	PA Cover		
Bi Fuel Kit		0	Compulsory PA Cover for Owner Driver Nominee: MR.ANIRUDDHA KUMAR TIWARI (SELF) (41Years)		100
Sub Total (Basic Premium)		24351	Additional PA cover for Paid Driver		100
Geographical Area Extension		0	Additional PA Cover (200000 Per Person) for 5 Persons		500
Sub Total		24351	Sub Total (PA Cover)		700
Discounts			Legal Liability		
Voluntary Discounts RS. (0)		0	Paid Driver		50
Anti Theft Device		500	Employees (for 0 persons)		0
AA Membership		0	Sub Total (Legal Liability)		50
Handicap (0%)		0			
NCB (0%)		0	Net Liability Premium(B)		2987
Sub Total (Discounts)		500	Total Premium (A + B)		35016
Add-Ons		8178	Service Tax (15%)		5253
Net Own Damage Premium(A)		32029	Gross Premium		40269
Add On Details					
Depreciation Waiver		8151			
Engine and Gear Box Protection Cover		1255			

DECLARATION:

I/We hereby declare that the statements made by me/us in this proposal form, including document(s) attached, are true and correct, to the best of my knowledge and belief and nothing materially affecting the risk has/have been concealed by me /us. I /We hereby agree that this declaration shall form the basis of the contract between me/us and the insurer and shall form part of the insurance contract. I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurer immediately.

NCB DECLARATION:

"I/We declare that the rate of NCB claimed by me/us is correct and that no claim arisen in the expiring policy period (copy of the policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefit under the policy in respect of Section 1 of the policy will stand forfeited."

MANDATE:

I/We give my mandate for dealing of insurance/Claims of my/our vehicle to M/s SMC INSURANCE BROKERS PVT. LTD.



प्रेषक,

अनिरुद्ध कुमार तिवारी,
अपरि मुख्य न्यायिक मजिस्ट्रेट,
कोर्ट नं-4, वाराणसी।

क्र. 98

सेवा में,

श्रीमान् महानिबन्धक महोदय,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा:-

माननीय जनपद न्यायाधीश
वाराणसी।

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08/6/12

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18-6-12

विषय:- अचल सम्पत्ति क्रय करने के सम्बन्ध में सूचना विषयक।

महोदय,

ससम्मान निवेदन करना है कि मैं जनपद लखनऊ में आवासीय उद्देश्य से एक अचल सम्पत्ति जो आवास विकास परिषद, लखनऊ द्वारा वृन्दावन योजना के नाम से विकसित की गयी है, का प्लॉट सं० 11/24, जो 12.5 X 24 मीटर कुल 300 वर्गमीटर है, को माननीय न्यायालय के पत्रांक सं० 2820/ IV /3021/Admn (A) Dated 27-02-2012, जिसकी प्रति अनुलग्नक -1 के रूप में संलग्न है, के द्वारा पूर्व अनुमति प्राप्त कर उक्त प्लॉट को दिनांक 02.03.2012 को क्रय कर लिया हूँ। उक्त प्लॉट के स्वामी व अध्यासी श्री सीताराम पाण्डेय पुत्र स्व० श्री हरिवंश पाण्डेय, निवासी आर- 11/19 राजनगर, गाजियाबाद को उक्त प्लॉट का विक्रय मूल्य 35,00,000/- रुपये अदा करना था, जिसमें से मुझे मु० 28,00,000/- का ऋण भारतीय स्टेट बैंक, मुख्य शाखा कचहरी, वाराणसी द्वारा स्वीकृत किया गया था एवं रुपये 6,00,000/- मेरे बचत खाता सं० 10907028456 से आहरित कर कुल 34,00,000/- का भुगतान जरिये 4 बैंकर चेक (चेक नं० 0016650/01.03.12 मु० 10,00,000, चेक नं० 0016651/01.03.12 मु० 10,00,000, चेक सं० 0016652/01.03.12 मु० 10,00,000, एवं चेक सं० 016653/01.03.12 मु० 4,00,000, कुल 34,00,000/-) विक्रेता के नाम बनाकर दिया गया था एवं रुपये 1,00,000/- का भुगतान मेरे द्वारा पूर्व में ही अग्रिम रूप में विक्रेता को जरिये चेक सं० 694577 दिनांक 05.01.2012 के द्वारा किया जा चुका है, उक्त चेकों के प्राप्ति के सम्बन्ध में पूर्ण विवरण विक्रय विलेख में उल्लिखित करते हुए विक्रेता द्वारा उक्त धनराशियों की प्राप्ति स्वीकार भी की गयी है तदनुसार विक्रेता द्वारा मेरे पक्ष में विक्रय विलेख निष्पादित किया गया है। उक्त पाँच अदद चेकों की छाया प्रति अनुलग्नक -2 के रूप में संलग्न है एवं विक्रेता द्वारा मेरे पक्ष में निष्पादित विक्रय विलेख की छाया प्रति माननीय न्यायालय के अवलोकनार्थ अनुलग्नक-3 के रूप में संलग्न है।

इस सम्बन्ध में सम्मानपूर्वक यह भी अवगत कराना है कि उक्त सम्पत्ति के सम्पूर्ण क्रय मूल्य रुपये 35,00,000/- में से रू० 1,00,000/- मैं अपने बचत खाता सं० 10907028456 भारतीय स्टेट बैंक मुख्य शाखा कचहरी, वाराणसी जो मेरा वेतन खाता है,

ARJ

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19/6/12

DRM

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17 JUN 2012

19.6.12

D.R.(M)

Permission has already been granted to the officer for the same. This is in compliance thereof.

May keep on record?

yes W. J. Tainef
30.6.12

18-7-12 AKS
DRCM 22.7.12

AKS
2-7-12
AR

में से जरिये चेक सं0694577 दिनांक 05.01.2012 को विक्रेता को अग्रिम रूप से अदा किया था एवं रूपये 28,00,000/- मैंने भारतीय स्टेट बैंक मुख्य शाखा, वाराणसी से ऋण लिया हूँ, जो रूपये 1,30,795/- से बीमित है, जिसके सम्बन्ध में लेटर ऑफ अरेन्जमेंट आफ डेट की छाया प्रति **अनुलग्नक-4** के रूप में संलग्न है। शेष धनराशि 6,00,000/- की व्यवस्था हेतु मैंने रूपये 2,00,000/- मैंने भारतीय स्टेट बैंक मुख्य शाखा, वाराणसी से व्यक्तिगत ऋण लिया है जिसके सम्बन्ध में लेटर आफ अरेन्जमेंट की छाया प्रति **अनुलग्नक-5** के रूप में संलग्न है, एवं रूपये 1,25,000/-रूपये सामान्य भविष्य निधि से अस्थायी अग्रिम लिया हूँ, शुलभ सन्दर्भ हेतु सामान्य भविष्य निधि पास बुक की छाया प्रति **अनुलग्नक-6** के रूप में संलग्न है। इसके अतिरिक्त मैंने अपने एल0आई0सी0पालिसी नं0 215176955 जिसकी वर्तमान कीमत रूपये 92,671/- है, के सापेक्ष रूपये 88,000/- का ऋण लिया है जिसके स्वीकृति सम्बन्धी आदेश की छाया प्रति **अनुलग्नक-7** के रूप में संलग्न है। पुनः मैंने रूपये 1,00,000/-श्री योगेशचन्द्र त्रिपाठी अपर जनपद न्यायाधीश, वाराणसी से बिना व्याज ऋण लिया हूँ जिन्होंने उक्त धनराशि अपने बचत खाता सं0 11147226146 से जरिये चेक नं0 538976288 मुझे दिया है, जो मेरे बचत खाते में दिनांक 01.03.2012 को जरिये क्लियरेंस आहरित हुआ है एवं शेष विक्रय मूल्य में से रूपये 84,000/- का बिना व्याज ऋण मैंने अपने मित्र श्री विनोद कुमार दूबे आयकर अधिकारी, लखनऊ से जरिये एकाउण्ट पेयी चेक सं0 IDIBH 12060370916 के द्वारा बिना व्याज के ऋण लिया है जो मेरे बचत खाते में जरिये क्लियरेंस दिनांक 29.02.2012 को जमा हुआ है उक्त दोनो धनराशियों, जिसे मैंने बिना व्याज ऋण लिया है वह मेरे बचत खाते में आहरित हुआ है जिसके सम्बन्ध में शुलभ सन्दर्भ हेतु मेरे बचत खाता पास बुक की छाया प्रति **अनुलग्नक -8** के रूप में संलग्न है। अवशेष रूपये 3,000/- की धनराशि मेरे अपने बचत खाते से भुगतान हुआ है।

तदनुसार माननीय न्यायालय द्वारा वांछित सूचना माननीय न्यायालय की सेवा में प्रेषित है।

सादर अनुरोध सहित।

दिनांक: 30.05.2012 ई0

सादर,

संलग्नक:- यथाचार

भवदीय

(अनिन्द कुमार तिवारी)
अपर मुख्य न्यायिक मजिस्ट्रेट,
कोर्ट नं0-4, वाराणसी।

Office of the District Judge Varanasi
No. 82117 Date 30.5.12
Forwarded.

District Judge
Varanasi
30/5/12

Recd-98

अनुक्रमांक 1

From,

Maharani Din,
Deputy Registrar,
High Court of Judicature at
Allahabad.

To,

The District Judge,
Varanasi.

No. / IV- 3021/ Admin (A) / Dated

Subject:- Grant of permission to Sri Aniruddha Kumar Tiwari, Additional Chief Judicial Magistrate, Varanasi to purchase plot, situated at Vrindavan Residential Scheme, Lucknow.

Sir,

With reference to your endorsement no. 236/ I dated 21.02.2012 on the above subject, I am directed to say that the Court has been pleased to accord permission to Sri Aniruddha Kumar Tiwari, Additional Chief Judicial Magistrate, Varanasi to purchase plot no. 24, sector 11, Vrindavan Residential Scheme, Lucknow, measuring 300 sq. m., from Sri Sita Ram Pandey, S/o Late Sri Harivansh Pandey, R/o R 11/ 19, Rajnagar, Ghaziabad for Rs. 35,00,000/-, as requested, subject to the condition that the relevant papers of the transaction alongwith copy of the sale deed be furnished by him immediately on completion of the transaction.

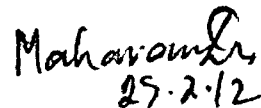
Sri Tiwari may kindly be informed accordingly.

Yours faithfully


Deputy Registrar

No. 2821 / IV- 3021/ Admin (A) / Dated 27-2-2012.

Copy forwarded for information and necessary action to Sri Aniruddha Kumar Tiwari, Additional Chief Judicial Magistrate, Varanasi.


25.2.12
Deputy Registrar

अनुक्रमांक २/११

Ref-98

TRAVEL CHEQUE Payable at Par of All Countries and Foreign Exchange of India

Issue / Date 1/3/17

श्री सती प्राइवेट प्राइवेट

DISBURSEMENT Term lac only

श्री ३००० अक्षरों में OR ORDER

₹. Rs. 10,00,000/2

MCA 30105882242

VALID FOR RS. 10,00,000 & UNDER FOR RASMECC DISBURSEMENT A/C (RETAIL)

भारतीय स्टेट बैंक State Bank of India

IFS Code: SBIN0006519

Payable at New Delhi

Signature

Signature

AUTHORISED SIGNATORY

(06519) SME BRANCH, VARANASI
VARANASI MAIN BRANCH ANNEXE,
NEAR KACHAHARI, VARANASI CANTT,
VARANASI, UTTAR PRADESH 221002

⑈016650⑈ 221002027⑈ 000002⑈ 29

अनुक्रमांक 2/2

Ref-98

Date 1/3/12

Pay Sita Ram Pandey

रुपये RUPEES Ten lac only

या रुमके आदेशपर OR ORDER

₹. Rs. 10,00,000/-

VALID FOR RS 10,00,000 & UNDER FOR RASMECC DISBURSEMENT A/C (RETAIL)

MCA 30105882242

State Bank of India

IFSC Code: SBIN0006519

(06519) SME BRANCH, VARANASI
VARANASI MAIN BRANCH ANNEXE,
NEAR KACHAHARI, VARANASI CANTT,
VARANASI, UTTAR PRADESH 221002

Payable at New Delhi

Signature

AUTHORISED SIGNATORY

⑈016651⑈ 221002027⑈ 000002⑈ 29

अनुक्रमांक 2/3

Ref-98

Payee

CITY CHECK Payable at Par at All Cash Banks and Branches of SBI

Bank / Date 1/3/12

PAY Smt. Ram Pandey

या अनुके आदेशपर OR ORDER

रुपय RUPEES Ten lac only

₹. Rs. 10,00,000/-

अदा करें

Ac. No. MCA 30105802242

VALID FOR RS. 10,00,000 & UNDER FOR RASMECC DISBURSEMENT A/C (RETAIL)

भारतीय स्टेट बैंक State Bank of India

IFS Code: SUIN0006919

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San

(06519) SME BRANCH, VARANASI
VARANASI MAIN BRANCH ANNEXE,
NEAR KACHAHARI, VARANASI CANTT,
VARANASI, UTTAR PRADESH 221002

Payable at New Delhi

AUTHORISED SIGNATORY

⑈066652⑈ 22002027⑈ 000002⑈ 29

Ref-98

अनुसूचना 2/4

MULTICURRENCY CHEQUE Payable at Par at All Core Banks

Original SBI

चिक्के / Date 1/3/12

PAY Sida Ram Pandey

या रकमे आदेशपर OR ORDER

₹400000 RUPEES four lac only

₹. Rs. 4,00,000/-

अदा करें

MCA 33165802242

VALID FOR RS. 10,00,000 & UNDER FOR RASMECC DISBURSEMENT A/C (RETAIL)

State Bank of India

IFS Code: SBIN0006519

Signature

(06519) SME BRANCH, VARANASI
VARANASI MAIN BRANCH ANNEXE,
NEAR KACHAHARI, VARANASI CANTT,
VARANASI, UTTAR PRADESH 221002

Payable at New Delhi

AUTHORISED SIGNATORY

Prefix 052355C001

066653 221002027 000002 29

Ref: 98

खुलानक 2/5

दिनांक / Date: 5/1/12

PAID BY

Sita Ram Pandey

या धारक का OF BEARER

RUPEES One Lakh only

₹.Rs. 1,00,000/-

अदा करें

10907028456



भारतीय स्टेट बैंक
State Bank of India

IFSC : SBII0000201

(90201) VARANASI
NEAR KACHAHARI
VARANASI
350003 , UTTAR PRADESH 221001

(Signature)
5/1/12

ANIRUDDHA KUMAR TIWARI

⑈694577⑈ 221002002⑈ 012567⑈ 10

92/40

3904/12

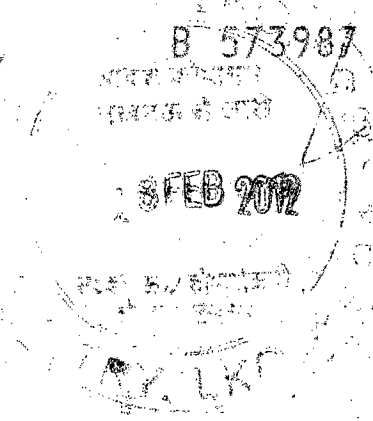
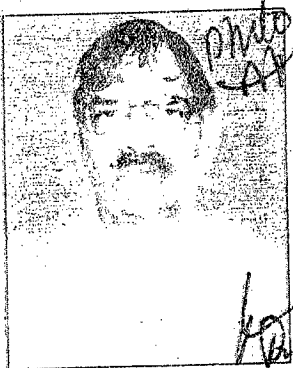
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उत्तर प्रदेश UTTAR PRADESH

91



विक्रय मूल्य	₹ 35,00,000/-
मालियत	₹ 33,00,000/-
स्टाम्प शुल्क	₹ 2,45,000/-
वार्ड	इब्राहिमपुर

लेखपत्र का विवरण

1. भूमि का प्रकार - आवासीय
2. वार्ड - इब्राहिमपुर
3. मोहल्ला - सेक्टर 11, वृन्दावन योजना, जिला लखनऊ



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A.K. Jaiswal



Rev. 98

सावध कोषानार, लखनऊ

दिनांक 02-03-12

रुप 25000/-

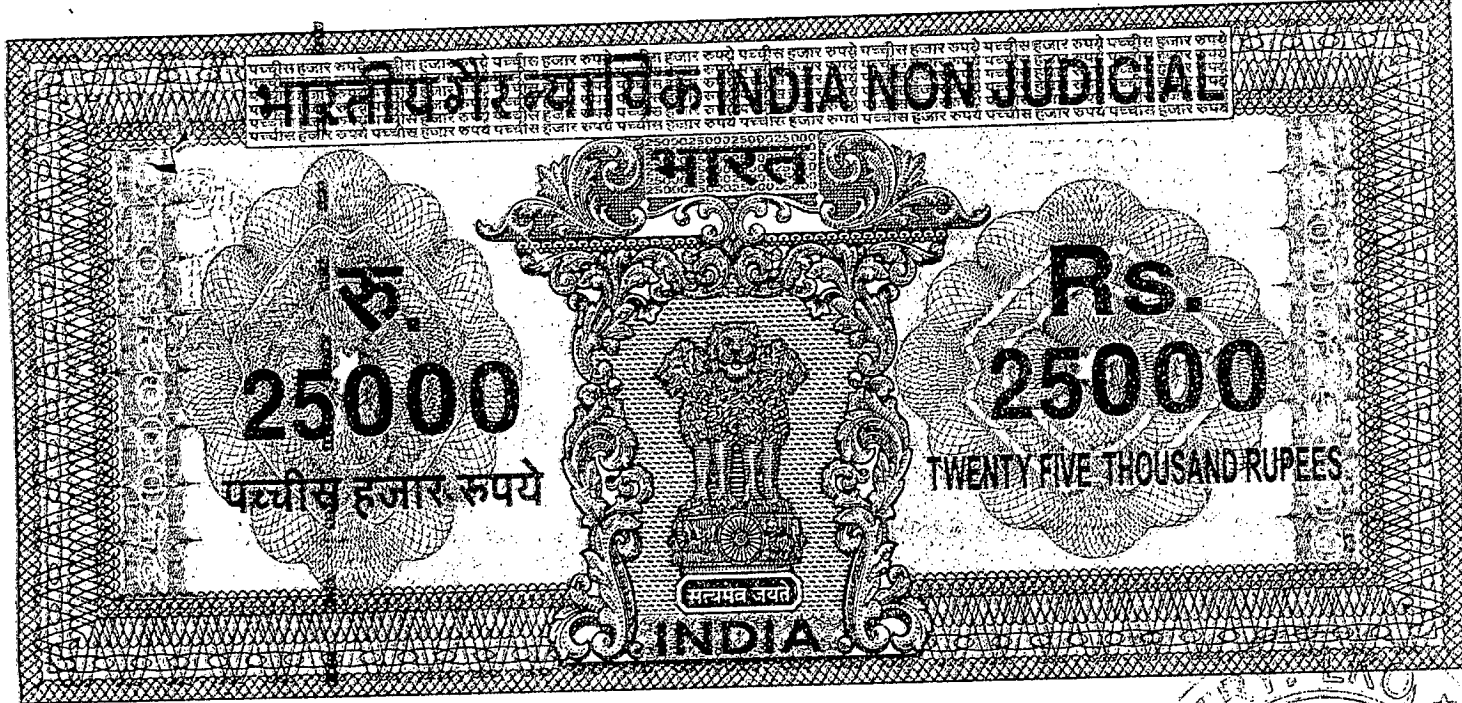
नाम अनिरुद्ध कुमार तिवारी 5/0 श्री कृष्ण गोपाल तिवारी

व्यक्ति

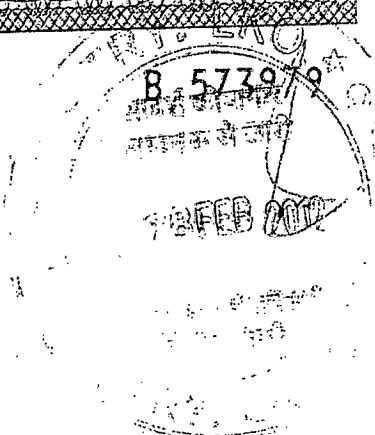
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उत्तर प्रदेश UTTAR PRADESH



(2)

4. सम्पत्ति का विवरण - भूखण्ड संख्या 11/24
5. मापन की इकाई - वर्ग मीटर
6. सम्पत्ति का क्षेत्रफल - 300 वर्ग मीटर
7. सड़क की स्थिति - रायबरेली रोड से 1 किलोमीटर से अधिक दूरी पर स्थित है।
8. अन्य विवरण - 9 मीटर रोड
9. सहकारी आवास समिति के सदस्य से सम्बन्धित है - नहीं

चौहद्दी एवं माप :-

पूरुब	:	9 मीटर रोड	12.50 मीटर
पश्चिम	:	भूखण्ड संख्या 11/3	12.50 मीटर
उत्तर	:	भूखण्ड संख्या 11/25	24.00 मीटर
दक्षिण	:	भूखण्ड संख्या 11/23	24.00 मीटर



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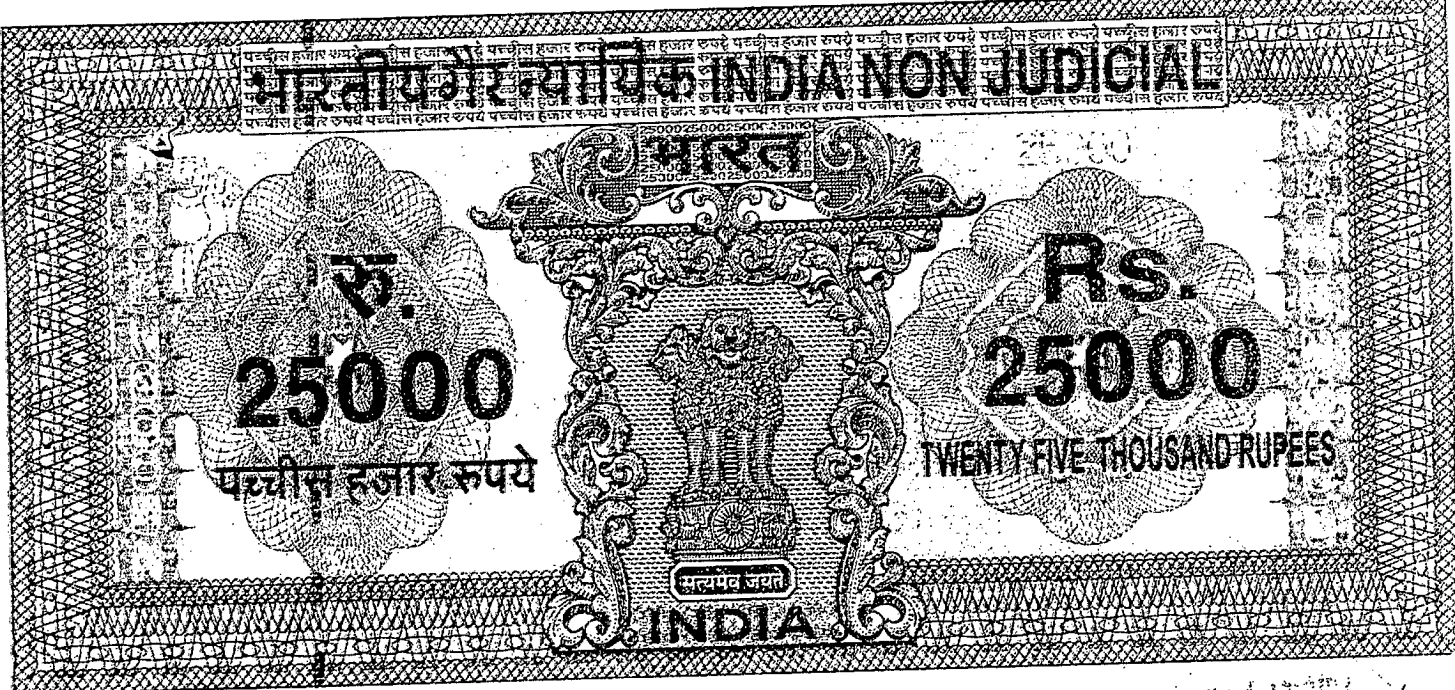
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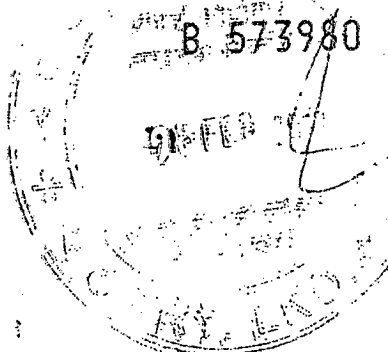
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उत्तर प्रदेश UTTAR PRADESH



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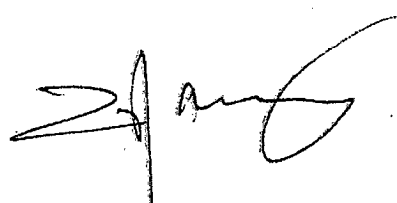

प्रथम पक्ष की संख्या (एक) द्वितीय पक्ष की संख्या (एक)



विक्रेता का विवरण

श्री सीताराम पाण्डेय पुत्र स्व० हरवंश पाण्डेय, निवासी आर/11/19, राज नगर, गाजियाबाद (उ०प्र०) पैन ए सी एच पी पी 1399 एन

क्रेता का विवरण

श्री अनिरुद्ध कुमार तिवारी पुत्र श्री कृष्ण गोपाल तिवारी मूल निवासी ग्राम बेतौली, पोस्ट अमावां सूफी, जिला फैजाबाद उत्तर प्रदेश व हाल निवासी जे-4/1, जिला जज कम्पाउण्ड, नियर पन्ना लाल पार्क, वाराणसी उत्तर प्रदेश पैन ए डी डब्लू पी टी 9062 ई

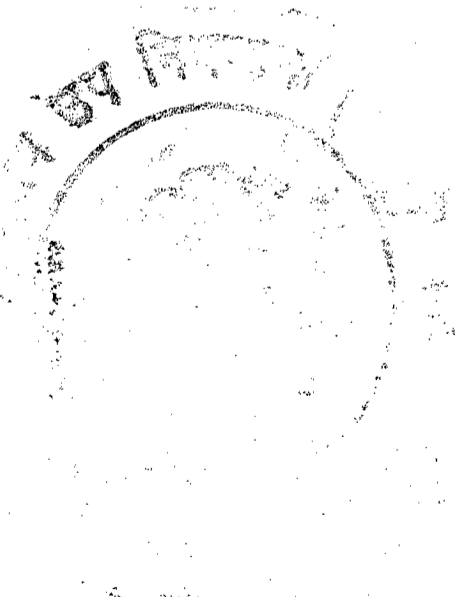



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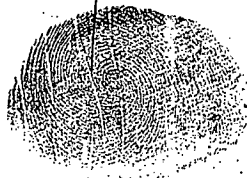
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विक्रय विलेख

जो कि प्रथम पक्ष/विक्रेता भूखण्ड संख्या 11/24 रकबा 300.00 वर्ग मीटर, स्थित सेक्टर 11, वृन्दावन योजना, जिला लखनऊ के मालिक, कामिल व काबिज हैं। उपरोक्त भूखण्ड को विक्रेता ने श्री सुरेन्द्र सिंह पटेल पुत्र रज्जु लालमन ठेकेदार, निवासी ग्राम व पोस्ट बीरमानपुर राजा तालाब, वाराणसी (उप्र) से क्रय किया है जो पुस्तक संख्या 1, जिल्द 13181 के पेज 53/86 पर क्रमांक 13056 पर दिनांक 13/09/2011 को कार्यालय उच्च निबन्धक प्रथम, लखनऊ के यहां पंजीकृत है एवं पूर्व विक्रेता ने उक्त सम्पत्ति को उप्र आवास विकास परिषद, लखनऊ से क्रय किया है जो पुस्तक संख्या 1, जिल्द 7903 के पेज 41/66 पर क्रमांक

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Res. 98

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अनिद्वेष कुमार तिवारी

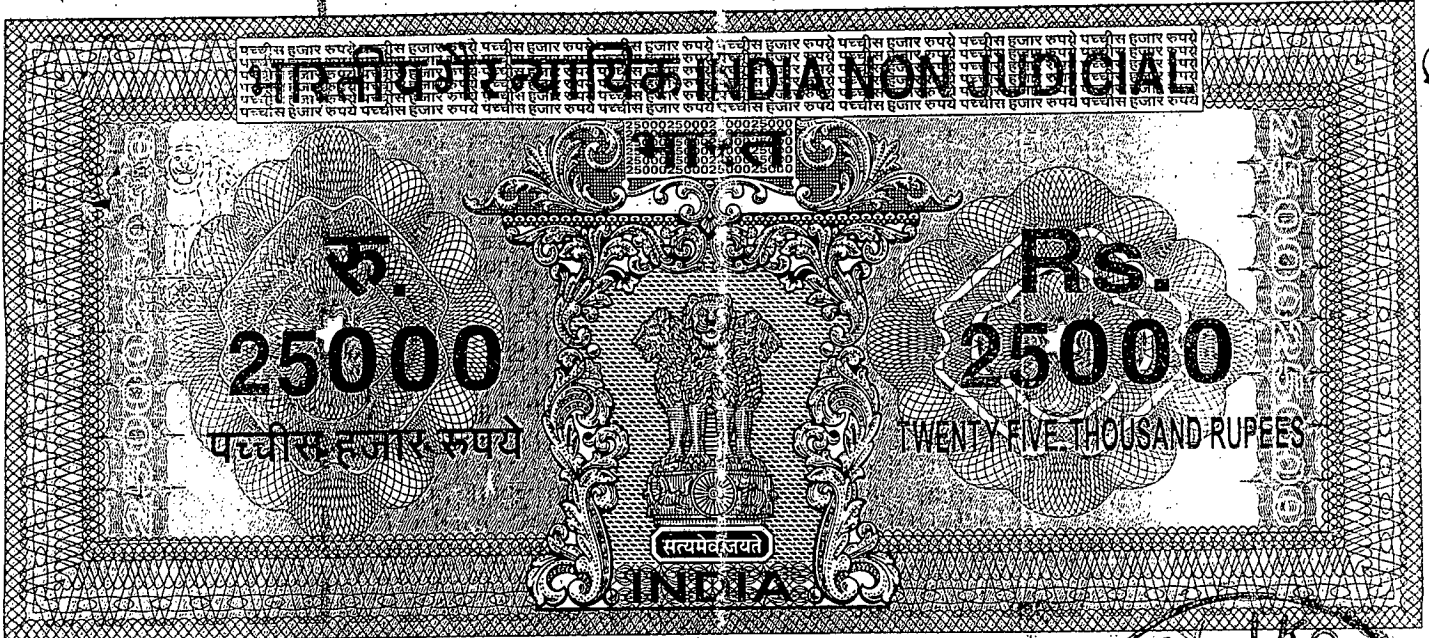
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9375 पर दिनांक 09/11/2006 को कार्यालय उप निबन्धक प्रथम, लखनऊ के यहां पंजीकृत है जो पूर्ण रूप से विक्रेता के कब्जे व दखल मालिकाना में मौजूद है। उक्त बयशुदा भूखण्ड हर प्रकार के विवादों व भारों रेहन, बय, हिबा, जमानत, कुर्की, मुकदमा, ऋण आदि से पूर्णतया बरी व पाक साफ है। जिस पर किसी प्रकार का निर्माण नहीं है, जिसे विक्रय आदि करने का प्रथम पक्ष/विक्रेता को कानूनी व मालिकाना हक प्राप्त है। अतः अब बजरूरत खुद उक्त भूखण्ड को पूर्ण होशो-हवास में जिसकी चौहद्दी ऊपर दी जा चुकी है, को बकीमत मुबलिंग 35,00,000/- (रूपये पैंतीस लाख मात्र) जिसके आधे मुबलिंग 17,50,000/- (रूपये सत्रह लाख पचास हजार मात्र) होते है, में बदस्त द्वितीय पक्ष/क्रेता उपरोक्त को कतई

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अनिरुध कुमार तिवारी

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उत्तर प्रदेश UTTAR PRADESH

B 5739838



(6)

बय फरोख्त किया यानि बेच दिया और कुल जरसमन खरीदार से अन्त में लिखे विवरण के अनुसार वसूल पाकर कब्जा व दखल मालिकाना अपने ही समान क्रेता को बखूबी करा दिया। अब हमारा या हमारे वारिसान व कायम मुकामान का कोई हक या हिस्सा बावत भूखण्ड बयशुदा या जरसमन के खरीदार से किसी भी किस्म से बाकी नही रहा। यदि कोई शख्स निस्वत भूखण्ड बयशुदा के अपना हक या हिस्सा जतावे या दावा करे तो दावा उसका तहरीर बैनामा हाजा बातिल व नाजायज होवे। यदि किसी दीगर शख्स की दावेदारी, उज्रदारी या हकदारी से आराजी बयशुदा का कुल या कुछ भाग कब्जे द्वितीय पक्ष/क्रेता से किसी भी समय निकल जावे या कब्जा न मिले या मिलकियत या हकीयत हम प्रथम पक्ष/विक्रेता की करार न पाई जावे या अन्य कोई कानूनी विवाद निकले तो द्वितीय पक्ष/क्रेता को हक होगा कि वह अपना कुल रूपया मय हर्जा व खर्चा व

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पञ्चादश कापितार, लखनऊ

02-03-12

₹ 25000 = 000RS

आनंद कुमार तिवारी

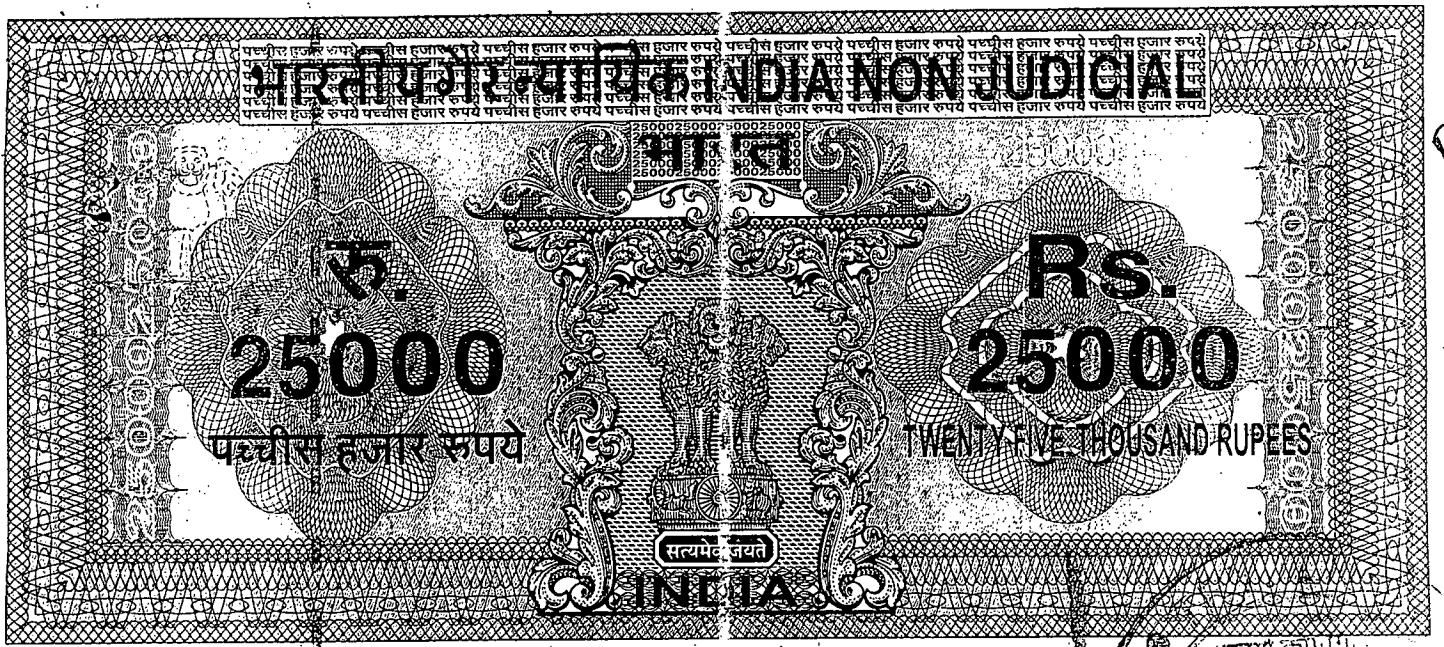
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B 253888

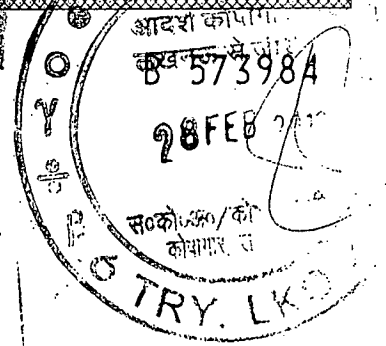




Ref-98

उत्तर प्रदेश UTTAR PRADESH

B 573984



(7)

नुकसान औरह, विक्रेता की दीगर जायदाद चल व अचल से बजरिये अदालत वसूल कर लेवे। कोई मुकाम उज्र का न होगा। बयशुदा आराजी का नामान्तरण द्वितीय पक्ष/क्रेता समस्त सम्बन्धित अभिलेखों में अपने नाम करा लेवें, विक्रेता को कोई आपत्ति नही होगी। उक्त सम्पत्ति के समस्त मूल कागजात प्रथम पक्ष द्वारा द्वितीय पक्ष को प्रदान कर दिये गये हैं।

बयशुदा भूखण्ड की सरकारी मालियत श्रीमान जिलाधिकारी लखनऊ द्वारा मुबलिंग 10,000/- रूपया प्रति वर्ग मीटर निर्धारित है। चूंकि भूखण्ड 9 मीटर रोड पर स्थित है इसलिए 10 प्रतिशत की वृद्धि करते हुए रूपये 11,000/- प्रति वर्ग मीटर की दर से बिक्रीत आराजी 300.00 वर्ग मीटर की मालियत मुबलिंग 33,00,000/- रूपया होती है। चूंकि विक्रय मूल्य रूपये 35,00,000/- है, जिस पर 7 प्रतिशत की दर से रूपये 2,45,000/- का स्टाम्प अदा किया जा रहा है।

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भारतीय न्यायपालिका, काठमाडौं

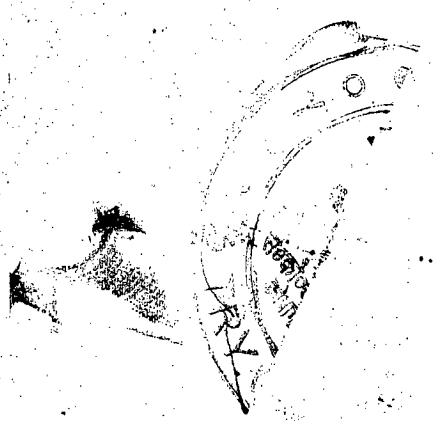
दिनांक: ०२-०३-१२

मूल्य: २५००० =

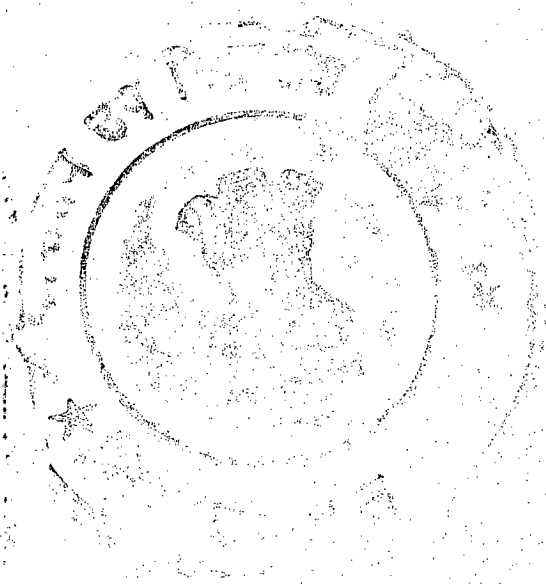
नाम: अनिरुद्ध कुमार अधिकारी

वर्ग:

रजिस्ट्रार



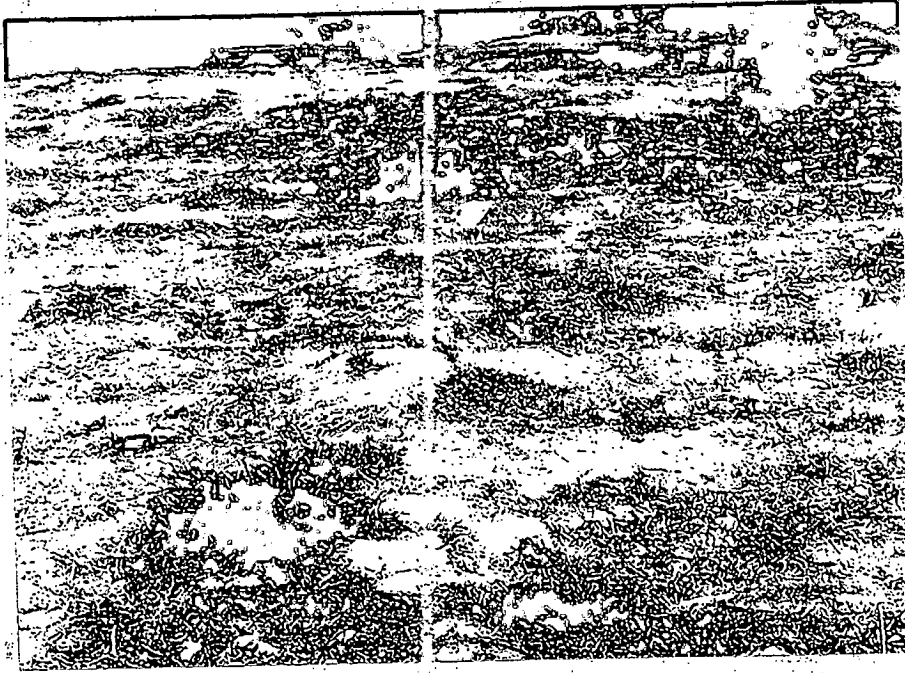
8 238984

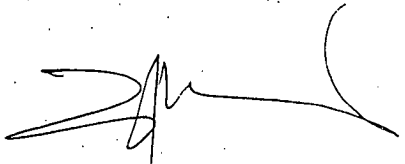



Ref: 98

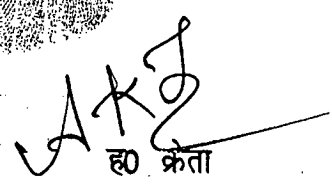
छाया चित्र

भूखण्ड संख्या 11/24 रकबा 300.00 वर्ग मीटर, स्थित सेक्टर 11, वृन्दावन योजना, जिला लखनऊ

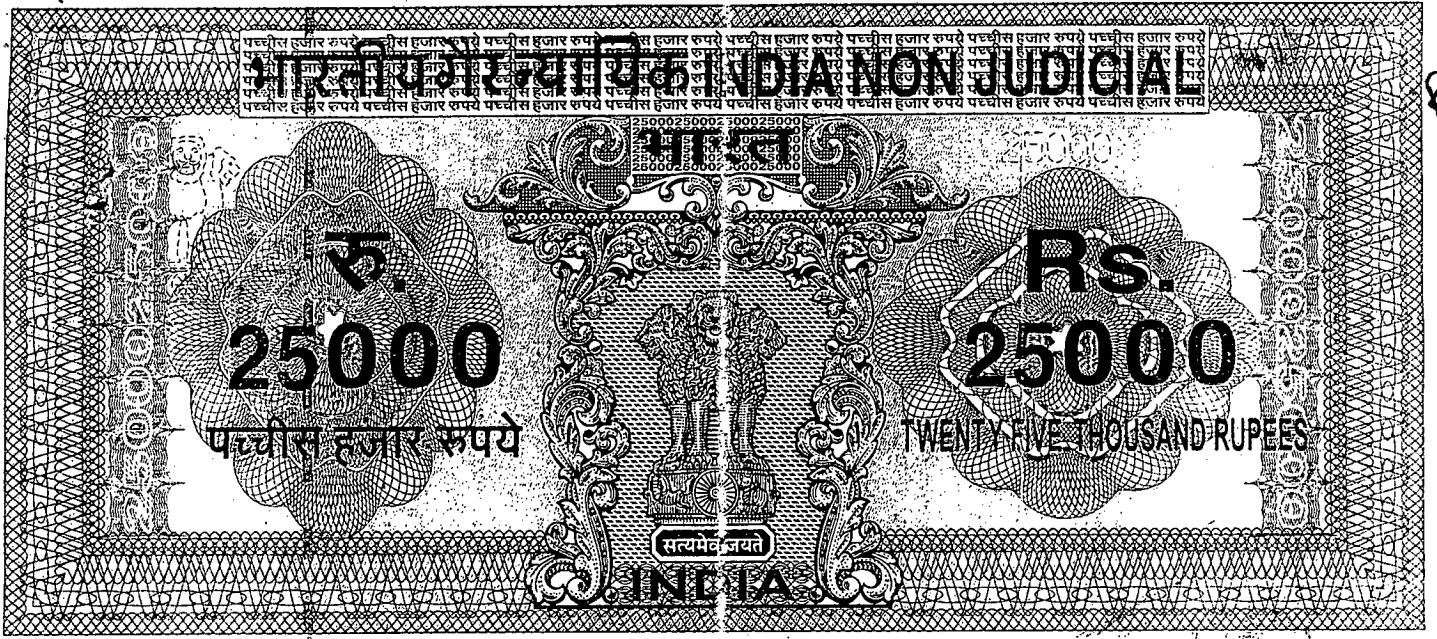


ह0 विक्रेता


ह0 क्रेता





Ref-98

उत्तर प्रदेश UTTAR PRADESH

B 573985



(8)

भूखण्ड बयशुदा मुख्य रायबरेली रोड से 1 किलोमीटर से अधिक दूरी पर स्थित है। बिक्रीशुदा प्लाट आवासीय प्रयोजनार्थ है उक्त भूखण्ड पर किसी प्रकार का कोई निर्माण नहीं है। उक्त भूखण्ड कार्नर पर स्थित नहीं है।

लिहाजा यह बैनामा बिना जोर दबाव नाजायज के बदुरूस्त होशो हवास मे हम प्रथम पक्ष/विक्रेता ने बहक द्वितीय पक्ष/क्रेता के कतई तहरीर कर दिया ताकि सनद रहे और समय पर काम आवे।

विक्रय मूल्य प्राप्ति का विवरण

1. विक्रेता ने क्रेता से रूपये 1,00,000/- जरिये चेक संख्या 694577 दिनांक 05/01/2012 भारतीय स्टेट बैंक, शाखा कचेहरी, वाराणसी से प्राप्त किये।



02-0312
 25000 = 00000
 अनिरुद्र कुमार तिवारी



विक्रय पत्र

3,500,000.00 / 3,300,000.00 10,000.00 20 10,020.00 1,000

प्रतिफल मालियत
 श्री सीताराम पाण्डेय
 पुत्र श्री स्व.हरबंश पाण्डेय
 व्यवसाय व्यापार
 निवासी स्थायी आर/11/19, राज नगर गाजियाबाद
 अस्थायी पता
 ने यह लेखपत्र इस कार्यालय में दिनांक 2/3/2012 समय 4:09PM
 वज्र निवन्धन हेतु पेश किया।

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रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

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 पी. के. द्विवेदी
 उप निबन्धक (प्रथम)
 लखनऊ
 2/3/2012

निष्पादन लेखपत्र वाद सुनने व समझने भजन व प्राप्त धनराशि रु. प्रलेखानुसार उक्त विक्रेता

श्री सीताराम पाण्डेय
 पुत्र श्री स्व.हरबंश पाण्डेय
 पेशा व्यापार
 निवासी आर/11/19, राज नगर गाजियाबाद

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क्रेता
 श्री अनिरुद्र कुमार तिवारी
 पुत्र श्री कृष्ण गोपाल तिवारी
 पेशा नौकरी
 निवासी ग्राम बेतौली पो.अमावां सूफी जि.फैजाबाद



ने निष्पादन स्वीकार किया।
 जिनकी पहचान श्री जय प्रकाश तिवारी
 पुत्र श्री गुरु प्रसाद तिवारी
 पेशा नौकरी

निवासी एस.17/335, कैन्ट, लखनऊ
 व श्री जगदीश प्रसाद शुक्ल
 पुत्र श्री मनोदत्त शुक्ल
 पेशा व्यापार
 निवासी मोतीझील कालोनी, ऐशबाग, लखनऊ

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ने की :
 प्रत्यक्षनः भद माशियों के निशान अंगूठे नियमानुसार लिये गये हैं।



रजिस्ट्रीकरण अधिकारी के हस्ताक्षर

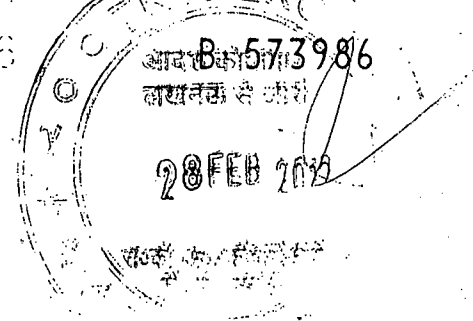
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 पी. के. द्विवेदी
 उप निबन्धक (प्रथम)
 लखनऊ
 2/3/2012



Ref-28

उत्तर प्रदेश UTTAR PRADESH

B 573986



(9)

2. ✓ विक्रेता ने क्रेता से रूपये 10,00,000/- जरिये चेक संख्या 016650 दिनांक 01/03/2012 भारतीय स्टेट बैंक, शाखा कचेहरी, वाराणसी से प्राप्त किये।
3. ✓ विक्रेता ने क्रेता से रूपये 10,00,000/- जरिये चेक संख्या 016651 दिनांक 01/03/2012 भारतीय स्टेट बैंक, शाखा कचेहरी, वाराणसी से प्राप्त किये।
4. ✓ विक्रेता ने क्रेता से रूपये 10,00,000/- जरिये चेक संख्या 016652 दिनांक 01/03/2012 भारतीय स्टेट बैंक, शाखा कचेहरी, वाराणसी से प्राप्त किये।
5. ✓ विक्रेता ने क्रेता से रूपये 4,00,000/- जरिये चेक संख्या 016653 दिनांक 01/03/2012 भारतीय स्टेट बैंक, शाखा कचेहरी, वाराणसी से प्राप्त किये। उपरोक्त बैंक द्वारा जारी चेकें अनादरित नहीं होंगी।



सीताराम पाण्डेय, व्यापार
02-03-12
25000 =
अनिरुद्ध कुमार, विकारी

(Signature)

विक्रीता

Registration No.: 3904

Year: 2,012

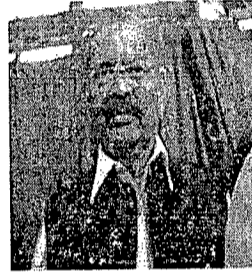
Book No.: 1

0101 सीताराम पाण्डेय

रव. हरबंश पाण्डेय

आर/11/19; राज नगर गाजियाबाद

व्यापार



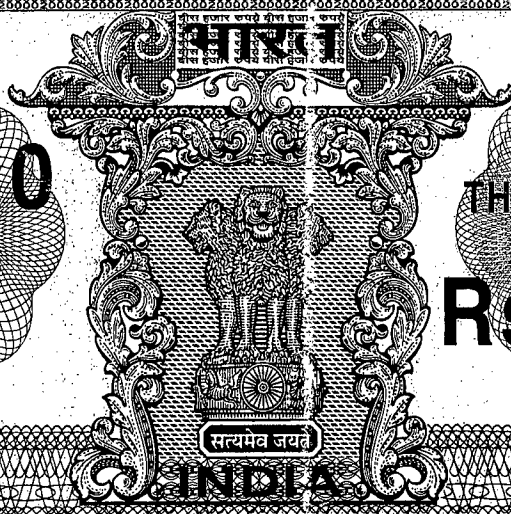
भारतीय गैर न्यायिक IN DIA NON JUDICIAL

रु. 20000

बीस हजार रुपये

TWENTY THOUSAND RUPEES

Rs. 20000



Ref-98

उत्तर प्रदेश UTTAR PRADESH

A 291197

27 DEC 2011

(10)

यदि अनदरित होती हैं तो यह विक्रय पत्र शून्य हो जायेगा।

लखनऊ दिनांक : 02.03.2012 ई०

गवाहान :-

1. श्री प्रकाश तिवारी
पुत्र श्री गुरु प्रसाद तिवारी
रिवाही रोड-17/335 कैठ
वाराणसी

2. श्री गजदीश प्रसाद शुक्ल
श्री भनोदत शुक्ल
S.S. 39 भोलीडील काकोरी
मेशवाग-मरवा

टाइपकर्ता :-
Gyan
(जीएन सिंह)

विक्रेता/प्रथम पक्ष

क्रेता/द्वितीय पक्ष

मसविदाकर्ता :-
(आर एन पाण्डेय)
एडवोकेट
हाईकोर्ट, लखनऊ

आदिवासी

दिनांक 02-03-12

20,000=

अनिरुद्र कुमार तिवारी



क्रेता

Registration No. : 3904

Year 2,012

Book No. : 1

0201 अनिरुद्र कुमार तिवारी
कृष्ण गोपाल तिवारी
ग्राम बेतौली पो.अमावां सूफी जि.फैजाबाद
नौकरी



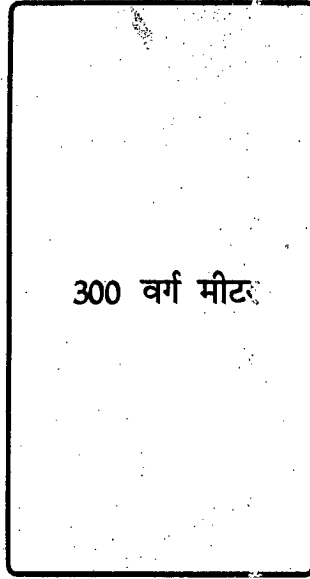
मानचित्र सम्पत्ति

ख-98

भूखण्ड संख्या 11/24 रकबा 300.00 वर्ग मीटर, स्थित सेक्टर 11, वृन्दावन योजना, जिला लखनऊ

चौहद्दों एवं माप :-

पूरब	:	9 मीटर रोड	12.50 मीटर
पश्चिम	:	भूखण्ड संख्या 11/3	12.50 मीटर
उत्तर	:	भूखण्ड संख्या 11/25	24.00 मीटर
दक्षिण	:	भूखण्ड संख्या 11/23	24.00 मीटर



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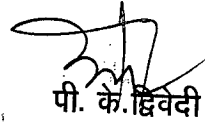
ह0 विक्रेता

ह0 विक्रेता



आज दिनांक 02/03/2012 को
बही सं. 1 जिल्द सं. 13887
पृष्ठ सं. 177 से 200 पर क्रमांक 3904
रजिस्ट्रीकृत किया गया ।

रजिस्ट्रीकरण अधिकारी के हस्ताक्षर



पी. के. द्विवेदी

उप निबन्धक (प्रथम)

लखनऊ

2/3/2012



Arrangement Letter

The loan will be secured by :

Ref-98

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at Plot No. 11/24 Area 300 Sq. Mtr, Sector - III, Varanasi Scheme, Lucknow for which the loan has been sanctioned, valued at ₹.35,00,000.00 belonging to Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr.KRISHNA GOPAL TIWARI {Borrower(s)} in favour of the Bank.

b) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at _____ valued at ₹. _____ belonging to _____ (Guarantor) in favour of the Bank.

c) Third Party Guarantee of Mrs.SUMAN GUPTA S/O W/O D/O Mr.JAGDISH PRASAD GUPTA , resident of S-19/25-26 VARUNA BRIDGE VARANASI VARANASI-221002

and

Suman Gupta

9. Utilisation of the loan :

The amount of the loan shall be utilized strictly for the purpose detailed in your application and in the manner prescribed. The construction of the house/flat or the modification/extension proposed by you in the existing house/flat should be strictly according to the plan approved by the Local Authorities/Town Planning and Development authorities. Any modification desired in the scheme as originally approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

10. Insurance :

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the Borrower. Cost of the same shall be borne by you.

11. Inspection :

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

12. Legal expenses etc. :

All legal and other expenses, like solicitor's and lawyer's fees, valuer's fees, insurance premia, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Periodic reassessment, if any, of the value of the property funded through this loan for the purpose of regulatory compliances shall be done at your cost.

13. Pre-EMI interest :

A. Capitalization of pre-EMI interest*

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques towards the EMIs so arrived at.

B. Servicing of pre-EMI interest*

Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(* score off whichever is not applicable)

14. Disbursement :

The loan will be disbursed only on the following conditions :

a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's Solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank.

b) All the security documents prescribed below have been executed by you/co-applicant(s) / guarantor(s) -

(i) Loan Agreement

(ii) Affidavit

http://10.0.229.44/FinnOneCAS/ReportDynaParam.los

2/7/2012

A.K.S. Suman Gupta

Table with multiple columns and rows, mostly illegible due to scan quality.

Ref: 98

(iii)

(iv)

c) The loan will be disbursed as under: (applicable where loans for construction is desired or purchase is through payment in installments)

Construction Stages	Description	Amount (₹.)
No Records Found		

d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

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

16. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

17. The sanction of loan will be valid for six months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. 50% of the applicable processing fee would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in Base Rate the effective rate may vary.

18. The Bank shall have the authority to disclose/share your Credit information to/with Information Company formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Company.

19. 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)

20. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within _____ days from the date of this letter.

TPG in interim period till creation of EM on property out of bank finance.
Yours faithfully,

[Signature]
Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter. I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Mr. ANIRUDDHA KUMAR TIWARI S/O D/O W/O Mr. KRISHNA GOPAL TIWARI
J-4/1, JUDGES RESIDENCE SESSION HOUSE, CANTT-221002

(Borrower)

[Signature]
(Signature)

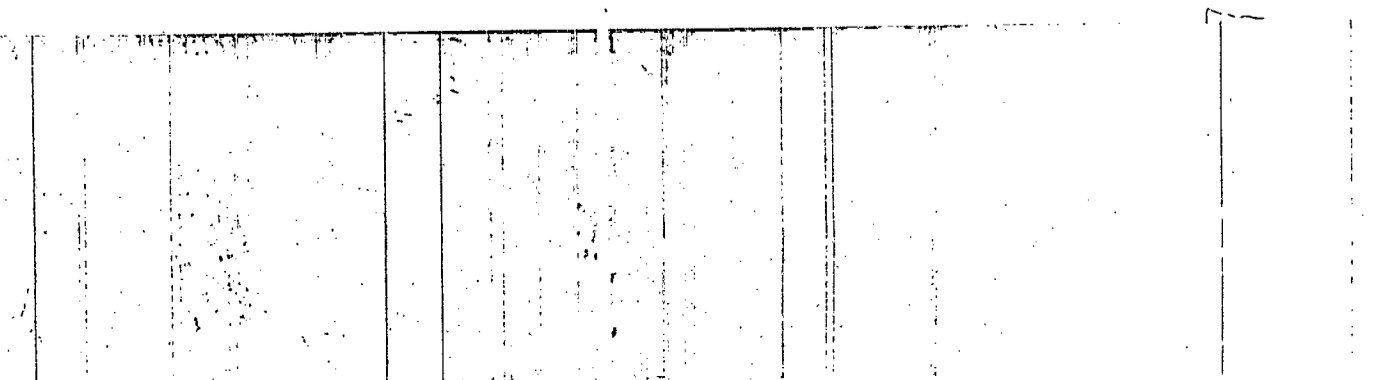
Date: 27-2-12

Place: VARANASI RASMECCC

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

Mrs. SUMAN GUPTA S/O D/O W/O of Mr. JAGDISH PRASAD GUPTA
S-19/25-26, VARUNA BRIDGE, VARANASI-221002
Guarantor(s)

S
Suman Gupta



Ref-98

ENCLOSURE TO ARRANGEMENT LETTER

**GUIDELINES ON FAIR PRACTICES CODE FOR LENDERS
DISCLOSING ALL INFORMATION RELATING TO PROCESSING
FEES/CHARGES**

1) Processing fee. As per current instruction.

HOUSING LOAN :-

AMOUNT OF LOAN	FEE
Upto Rs.25 Lac	0.25%,minimum Rs.1000/-
Above Rs. 25Lac and up to Rs. 75 Lac	Rs.6500
Above Rs.75 Lac	Rs.10000/-

CAR LOAN :- When loan are sanctioned: 0.5% of loan amount subject to minimum of Rs.500/- and maximum of Rs 10000/-.

EDUCATION LOAN:-As per current instruction No Processing charges to be recovered.

- 2) Penalty for delayed repayment of loan installment will be recovered on default amount @ 2% or as per instruction of RBI from time to time.
- 3) Conversion charges will be recovered as per bank's norms as and when you will switchover loan from fixed rate of intt. to floating rate of intt. or vice versa. Conversion fee @ 0.50% of the outstanding amount shall be recovered upfront from the borrowers who opt for conversion, in addition to rephasement administration fee.
- 4) Rephasement charges to be recovered upfront as under.

Outstanding Loan amount	Rephasement administration charges
Upto Rs.5 Lacs	Rs: 2000/-
Above Rs5 Lacs and upto Rs 30 Lacs	Rs. 3000/-
Above Rs 30 Lacs and upto Rs1Cr.	Rs. 5000/-
Above Rs1 Cr	Rs. 7500/-

- 5) Title Investigation Report(TIR) of Title deed obtained for the purpose of mortgage of property, advocate fee shall be recovered @ Rs1300/-per Title deed for search of 30 years report.
- 6) Valuation fee of property payable to Valuer as per rate mentioned below.

SR.No.	VALUATION	FEE PAYABLE
1	Upto Rs. 5,00,000/-	Rs. 750/-
2	From Rs. 5,00,001/- to Rs. 15,00,000/-	Rs.750/- + 0.08% above Rs.5.00Lac with a maximum of Rs.1500/-
3	From Rs. 15,00,001/- to Rs. 25,00,000/-	Rs.1500/-+0.08% above Rs.15.00 Lac with a maximum of Rs.2000/-

Suman Gupta

+ AKS

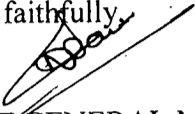
+ AKS
Suman Gupta

Reg. 98

4	From Rs. 25,00,001 & above	Rs.2000/-+0.08% above Rs. 25.00 Lac with a maximum of Rs5000/-
---	----------------------------	--

S
Suman Gupta

Yours faithfully



ASSTT. GENERAL MANAGER (RASMECCC)

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter in addition to arrangement letter.

Borrower(s)

+ AK

Date 27/2/12

Terms and condition of the loan are accepted by me /us as a guarantor(s)

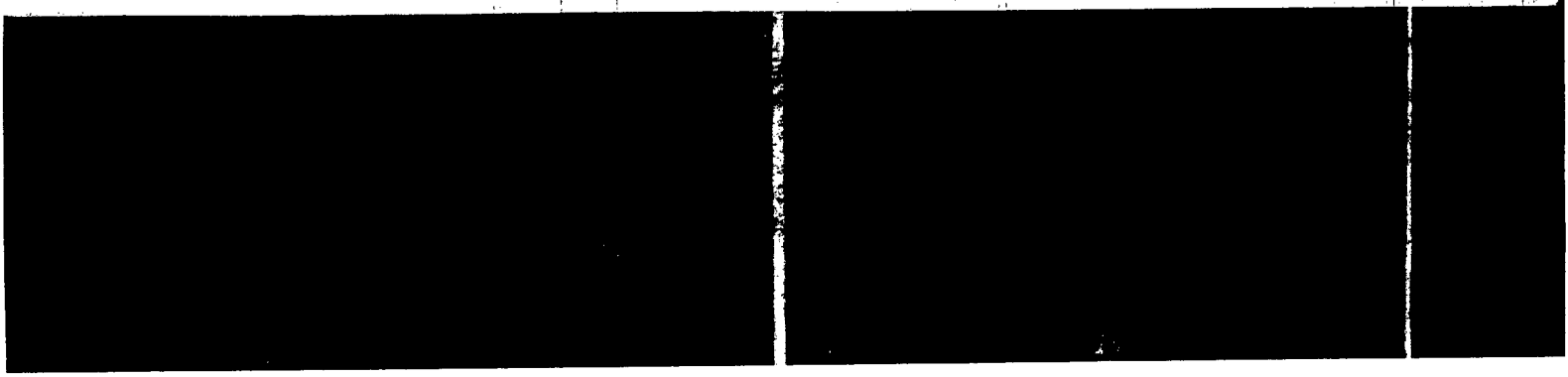
AK

Guarantor(s)

S Suman Gupta

Date: 27/2/12

W



Ref-98

अनुलग्नक 5

संलग्नक / ANNEXURE - II

व्यवस्था पत्र / Arrangement Letter

भारतीय स्टेट बैंक
State Bank of India

VARANASI शाखा / Branch

सेवा में / To,

श्री / श्रीमती / कु. / Shri/Smt. Kum.

ANIRUDDA KUMAR TEWARI

ACTM- IV , VARANASI

महोदय / महोदया / Dear Sir,

दिनांक / Date : 18.02.2012

वैयक्तिक खण्ड अग्रिम / **Personal Segment Advances**

एक्सप्रेस क्रेडिट योजना / **Xpress Credit Scheme**

रु. का मियादी ऋण / **Term Loan of Rs. 2.00 Lakhs**

आपके आवेदन पत्र दिनांक के संदर्भ में हम एतद्वारा आपको निम्नलिखित शर्तों पर रु.

रुपयों मात्र) का ऋण/ओवर ड्राफ्ट' संस्वीकृत करते हैं।

With reference to your application dated 17.02.12, we hereby sanction you a Loan/Overdraft* (delete which is not applicable) of Rs. 2,00,000/- (Rupees TWO LAC only) on the following terms and conditions :

1. उद्देश्य / Purpose :

आपके आवेदन पत्र दिनांक 17.02.12 के अनुरूप आपको ऋण संस्वीकृत किया गया है।

The loan is sanctioned to you as per your application dated.....

2. ब्याज की दर / Rate of Interest* :

ब्याज की नियत दर / **Fixed Rate of Interest* :**

Interest on the loan will be charged at % p.a. at monthly rests. In the event of a default in payment or any irregularity in account, the Bank reserves the right to levy a higher rate of Interest, as it deems fit.

ब्याज की अस्थिर दर / **Floating Rate of Interest* :** ✓

Interest on the loan amount will be charged at the rate of 5.5 % margin above the Base Rate which is presently 10 % p.a. and thus the present effective rate of interest being 15.5 % 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 you 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 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.

Ref: 93

3. पुनर्भुगतान / Repayment :
The loan is to be repaid in..... 60 Equated Monthly Instalment of Rs 4810/- The number of equated monthly Instalments may increase/vary if the entire Loan with Interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments by reason of increase in the rate of Interest or otherwise. The equated monthly Instalments will have to be paid till the entire Loan with Interest is fully repaid. The first instalment commences from the month following the month of disbursement of Loan.
In the case of availment of Loan as an overdraft in a Current Account the reduction in the Drawing Power from the 1st of every month by an amount of Rs will commence from the month following the month in which the documents are executed.*
4. प्रतिभूति* / *Security : NIL (पत्नी / पति) की व्यक्तिगत गारंटी / Personal Guarantee of N.A. (spouse)
5. प्रसंस्करण प्रभार / Processing charges :
..... रु. (..... रुपये मात्र) के प्रसंस्करण प्रभार तुरन्त देय हैं।
Processing charges of Rs. 2000/- (Rs. TWO THOUSAND only) are payable immediately.

प्रलेखों के निष्पादन हेतु कृपया किरसी भी कार्य दिवस में हमसे आकर सम्पर्क करें। ऋणी इस सम्बन्ध में निष्पादित / निष्पादित किए जाने वाले प्रलेख (प्रलेखों) में निहित शर्तों तथा बैंक द्वारा समय-समय पर निर्धारित की जा सकने वाली शर्तों के अधीन होगा, इसमें वर्णित शर्तों की स्वीकृति के प्रतीक स्वरूप आपके तथा गारन्टर (गारन्टरों) द्वारा हस्ताक्षरित इस व्यवस्था पत्र की द्वितीय प्रति कृपया हमें वापस करें।

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 the guarantor(s) in token of acceptance of the terms and conditions detailed herein.

इस पत्र में विनिर्दिष्ट शर्तें पत्र की तिथि से 45 दिनों की अवधि तक मान्य रहेंगी।

The terms and conditions specified in this letter hold good for a period of 45 days from the date of this letter.

भवदीय / Yours faithfully,

(शाखा प्रबन्धक / Branch Manager



मूल व्यवस्था-पत्र प्राप्त किया, शर्तें स्वीकार की / Received the original. Terms and conditions accepted.

ऋणी / Borrower(s)

दिनांक / Date 18.02.2012

ऋण की शर्तें नोट की / Terms and conditions of the loan are noted

गारन्टर / Guarantor(s)

दिनांक / Date

*जो लागू न हो उसे काट दें / Delete whichever is not applicable

2001-98

4

महत्त्वपूर्ण उपीरे

अभिदाता का नाम--

Dr. Anil Budekha Kumar
Tewari

महत्त्वपूर्ण पता, 30 प्र०-इलाक

अभिदाता अभियोग निवाह निधि

लेखा संख्या (संख्यापत्र)

(1) बि.नं. 0/25474

(2) _____

(3) _____

विभागीय प्राधिकारी द्वारा अर्जादिता
भिव्यक्त निवाह निधि संज्ञा संख्या, यदि
कोई हो (अर्जादिता किन्तु बाने के दिनांक
कोडकोरें न दिया जायगा)

पास बूक जारी करने वाले

प्राधिकारी के हस्ताक्षर, नाम

तथा मुहर

(हस्ताक्षर) 
(नाम) **अनिल कुमार**
(पद नाम) **डीप्टी सहायक**
16.11.04

(मुहर)

पास बूक जारी करने वाले का दिनांक

5

अभिदाता का निजी विवरण (BIODATA)

1. नाम

Anil Budekha Kumar - Tewari

2. पिता/पति का नाम

Shri K. G. Tewari

3. जन्म-तिथि

19.07.1966

4. (क) स्थाई पता

Villa Betwadi, P.O. Anava Eufi
Dist. Faizabad

(ख) अस्थायी पता

J-3 Officers colony civil
Lous Sitapur


5. उत्तर प्रदेश शासन के
अधीन सेवा में प्रवेश
करने का दिनांक

20.12.2003

6. नैतिक/नैतिक निष्कर्ष
अभिदाता प्रारम्भिक रूप से
द्वारा

11/2004

7. अभिदाता का हस्ताक्षर
का नाम (जारी करने
वाले प्राधिकारी के समक्ष
निम्न जायेंगे)


A.K. Jais

8. पास बूक जारी करने वाले उस
पास बूक के हस्ताक्षर तथा
मुहर जो अभिदाता के
हस्ताक्षर से प्रमाणित करें

(हस्ताक्षर) 
(नाम) **अनिल कुमार**
(पद नाम) **डीप्टी सहायक**
16.11.04

(मुहर)

9. पास बूक जारी करने वाले का दिनांक



भारतीय स्टेट बैंक
STATE BANK OF INDIA

अनुक्रमक 7
Ref 98

Memo For The Controlling Office For Control Purposes

✓ D/L, G/L, Account No 32212352569.....

दिनांक / Date. 29.02.2012.....

शाखा प्रबंधक द्वारा स्वविवेक से स्वीकृत ऋण
**ADVANCES SANCTIONED BY THE BRANCH MANAGER
UNDER HIS DISCRETIONARY POWER**

Aniruddha Kumar Tiwari
ACJM-IV
Civil Court, Varanasi

1. जमाकर्ता/ऋणी का नाम व पता
Name designation and address of the Depositor Borrower
ऋण राशि
Amount of advance
धरोहर विवरण
Advance against :-
a) T.D.R./S.T.D.R.No.....date.....for Rs.....
आवर्ती जमा खाता सं० शेष रू०
b) Recuring Deposit A/c. No..... Balance Rs.....
स्वर्णाभूषण
c) Gold Ornaments -
विविध
d) Misc. Security
ऋण का प्रकार
Nature of advance - Dem and Loan/Gold Loan/Overdraft
ऋण का उद्देश्य - Personal use
Purpose of advance -
धरोहर दी गयी विवरण - LIC Policy Number - 215176955
Security offered - 5% of Surrender value
मारजिन
Margin
ब्याज दर
14.5%
3. Rate of Interest
ऋण वापसी योजना
Repayment programme
ऋण स्वीकृति दि०
Date of sanction
स्टाफ खातों में कटौती
In case of staff advances
percentage of total deductions
विशेष टिप्पणी
12. Remark's if any

Demand Loan against LIC policy - 215176955
Worth Rs. 92671/-

at the time of maturity

29.02.2012

N.A

कृते भारतीय स्टेट बैंक
For State Bank of India
शाखा प्रबंधक (P.E.)
BRANCH MANAGER

15.05.12	CASH MDL SELF			1000.00		89.17Cr
DATE	PARTICULARS	CHEQUE NO.		DEBIT	CREDIT	BALANCE
					Brought Forward	418913.85Cr
29.02.12	TRF FRM ANIRUDDHA KUMAR TEMAR Processing fee for Demand Loan LIC			968.00		417945.85Cr
	TRF TO ANIRUDDHA KUMAR TEMAR					
29.02.12	TR TO 31709754679			34000.00		383945.85Cr
✓29.02.12	NEFT IDIB IDIBH12060370916 Mr. VINOD KUM				✓84000.00	467945.85Cr
01.03.12	CASH DEPOSIT SELF				20000.00	487945.85Cr
✓01.03.12	FROM 11147226146	538976288			✓100000.00	587945.85Cr
01.03.12	CASH DEPOSIT SELF				16000.00	603945.85Cr
01.03.12	MM DEBIT HL OF A K TEMARI DISBURSED			600000.00		3945.85Cr

208.98

37505758

Page 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/rn = 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
chg = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/DW/H/o = Son/Daughter/Wife/Husband
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 : 80729471024
 Account No : 10907028456
 Operator Name: ANIRUDDHA KUMAR Tewari ATM
 Branch: J 3 JUDGES COLONY CIVIL LINES SITAPUR
 Branch Code: 109070
 Branch Name: J 3 JUDGES COLONY CIVIL LINES SITAPUR
 Branch Type: (If Minor):
 Mode: SINGLE
 Nom. Res. No.:

VARANASI
 NEAR KACHAHARI

Phone: 2503251
 Email: sbi.00201@sbi.co.in
 Branch Code: 201
 Date of Issue: 15/05/2012
 454597
 CONTINUATION

