

7
8-1-08

Report-28

HON'BLE MR. JUSTICE V.M.SAHAI

May kindly peruse the office note dated 5.1.2008. Sri Nirmal Chandra Semwal, Civil Judge (J.D.), Meerut having put in about four years of service with a present carry home salary of Rs.19075/- has sent an information under Rule 24(2) of U.P. Government Servants Conduct Rules, 1956 in respect of New Car as under :

1. **Item purchased :** New Maruti Swift Vxi Car
2. **Date of Purchase :** 24.2.2006.
3. **Purchased from :** **Roahan Motors** Ltd.Dehradun, Uttarakhand.
4. **Cost :** Rs.4,50,000/-
5. **Mode of Payment:** 1. Rs.2,50,000/- taken as bank loan from SBI, Moradabad.
2. Rs.2,00000/- gifted by his father, who is a retired P.C.S.[Executive Officer].
6. **Earlier purchase :** Nil
7. **Repayment of Loan:** Rs.5129/- per month [Copy of the loan paper is at Flag-B].

Other particulars required by C.L. dated 13.7.1988 has been furnished by the Officer.

Submitted for kind perusal and information.

G.K. Chaturvedi

(G.K.Chaturvedi)
Registrar (B)
8.1.2008

Perused the office note and the details furnished by the officer. The purchase has been made by the officer from the authorized Dealer. The amount that survives as salary with the officer after deducting the amount on the count of repayment of instalments appears to be adequate to live a contented life within the surviving amount befitting the status of a judicial officer.

The papers relating to information be placed on record accordingly.

(Justice Imtiyaz Murtaza)

JR(m)

Cur
Regr (B)
4-4-08

S.O Admin A/C

J.R.(m)
04-04-08

A. N. Semwal

19
P.R.(M)

Request-98

May kindly see the letter at flag 'A' & 'A-1', received from Sri. Nirnal Chaudhary Semwal, C.M.Judge (J.D.), Meerut regarding information about purchase of a car.

The detail regarding the transaction as required under the Court's Circular Letter no. 25/ Admin (A) dated 13.07.1998 and furnished by the officer are given below: -

- 1. Date of joining the service : 22.12.2003
- 2. Present gross salary : Rs. 19,195/-
Take home salary Rs. 19,075/-
- 3. Details of purchases (Movable property exceeding to value Rs.10,000/- and immovable Property) made by the officer earlier. None

Note :-

- 4. (a). Detail of advances or loan taken from the High Court. NIL
- (b). Amount of the loan -
- (c). Number of the instalment -
- (d). Amount of the instalment -

- 5. Detail of loan taken from Bank etc. for purchase of car
- (a) Name of the Bank S.B.I., Moradabad
- (b) Amount of the loan Rs. 2,50,000/-
- (c) Number of instalment 60
- (d) Amount of instalment Rs. 5129/- (copy of loan paper is at flag 'B').

- 6. Details regarding purchase of second hand car
- (a). Name of the vehicle _____
- (b). Registration No. & model _____
- (c). Cost price N.A.
- (d). Date of the first purchase _____

Represent- 9B

(c). The amount for which the vehicle was insured prior to its purchase

N.A.

7. (a) Detail of the property purchased presently

New Maruti Swift Vxi car, allotted Reg. no. UA-07-M-5677, purchased on 24.2.2006 (copy of payment account is at flag 'c').

(b) Cost price -

Rs. 4,50,000/-

8. Name and address of the seller/ dealer

Rohan Motors Ltd.

Dehradun, Uttarakhand.

9. Status of the seller/dealer

Authorized dealer

10. Whether the seller is related to the officer in any manner and whether any case against him is pending in or decided by the officer

No.

11. Detail of source of the amount

① Rs. 2,50,000/- taken as bank loan.

② Rs. 2,00,000/- gifted by his father, who is a retired P.C.S. (Executive) officer and has income from his pension & from shares etc.

Note :- ~~copy~~ letter of his father about making payment of Rs. 2,00,000/- alongwith resources of income is at flag 'D'.

If approved, the file may be laid before Hon'ble Mr. Justice V. M. Sahal for his Lordship's kind perusal and information under Rule 24 (2) of U.P. Government Servant's Conduct Rules, 1956 ?

Dr. Taiswal
5.1.08

A.R. (M)

may if approved as proposed

at A-9 Dm
5-1-08

Regdhar - B

Submitted for approval / order as proposed at A.

6/1/08

1093
12/12/07
From :

**Nirmal Chandra Semwal
Civil Judge (JD), Hawali,
Meerut.**

To,

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

Through :

**The District Judge,
Meerut.**

**Subject : Information regarding purchase of Maruti Swift VXI Car
by Nirmal Chandra Semwal, Civil Judge (J.D.), Meerut.**

Ref. No. : 14311/IV-3039/Admin.(A) Dated 10.09.2007.

Sir,

In compliance to your letter referred above, I have the honour to submit herewith the gross and take home salary details after deduction of monthly Bank Loan instalments; a copy of arrangement letter of Bank Loan of Rs. 2,50,000/- (Rupees Two Lac Fifty Thousand Only) is also submitted.

My father had made a voluntary contribution of Rs. 2,00,000/- (Rupees Two Lac Only) to help me purchase the Car of his own free will and not as a loan. He has furnished in detail the information about his status and earning as desired by the Hon'ble High Court, duly supported by relevant Bank entries and Stock Market details, along with Photocopies thereof for your kind perusal.

Submitted with utmost regards.

Yours faithfully

Dated : 1st of October, 2007.

(Signature)
01/10/07
(Nirmal Chandra Semwal)
Civil Judge (J.D.), Hawali, Meerut.

Enclosures :

Details furnished by my Father alongwith
Bank Entries, Stock Market details and my
Pay Slip {Total Nine (9) Pages}.

Office of the District Judge, Meerut.

No. 1182/I

Dated: Oct. 06, 2007.

Forwarded to The Assistant Registrar,
Hon'ble High Court of Judicature at Allahabad.

(Signature)
(B.N. Shukla)
District Judge,
Meerut.
DISTRICT JUDGE

12 OCT 2007

ARC(m)
28-10-07

encl- 9 pages

PAY-SLIP FOR THE MONTH OF August '07

OFFICE NAME : CIVIL COURT, MEERUT
NAME: Mr. NIRMAL CHANDRA SEMWAL
BASIC PAY : 9000.00

Bank A/C No. 10896526981
EMP CODE: 37
GPF. No. :

PAY SCALE: 9000-250-14550
DESIGNATION : CIVIL JUDGE (JR. DIV. HAWALI)
Attendance : 31

Earnings/Allowances

Deductions

BASIC PAY 9000.00
D. A. 4725.00
Oth. Alw. 2 500.00
Oth. Alw. 3 250.00
Dear. Pay 4500.00
C. C. A. 120.00
Fix. Alw. 1 100.00

G. I. S. 120.00

Request - 98

Gross Pay : 19195.00

Total Deduction : 120.00

Net Pay : 19075.00

M
अधीक्षक एवं वित्त अधिकारी
जुलै महिन्या, १९०७
१०

M.P. Semwal
P.C.S. (Exe.) Retd.

11/1 (28), Semwal Sadan,
Chakrata Road
Dehra Dun - 248 001
Tel. No. (0135) 626810

Request-988 ✓

To,

The Assistant Registrar,
High Court of Judicature at Allahabad.

Subject: Information about purchase of Maruti Swift VXI Car by Sri Nirmal Chandra Semwal, Addl. Civil Judge (Junior Division) Chandausi (Moradabad) – now posted as Civil Judge (Junior Division), Meerut.

Ref:- Your No. 14322/IV-3039/ Admin (A) Dated 10.09.2007,

Sir,

I am to inform that Sri Nirmal Chandra Semwal is my son and I have made a voluntary contribution of Rs 2,00,000/- (Rs Two Lacs) for the purchase of a Swift Maruti Car by him to help him purchase the same. The amount so advanced to him to purchase the car was not a loan.

I may further add that I am a Retired PCS (Executive) Officer of UP, and my PAN No. is AFUPSO146Q and my Pension Account Bank is Bank of Baroda-SB A/c No. 9834 (new No. 00880100001159). I also own a small Apple Orchards in Tehsil Purola of District - Uttarkashi and a Mango Bagh in village Haripur Byas, Tehsil – Kalsi, District Dehradun. These orchards contribute a little to my annual income. It is also to be submitted that I also occasionally deal in Share Market and purchase and sale scrips, as and when needed and considered profitable.

I contributed the amount of Rs. 2,00,000/- (Rs. Two Lac only) to my son by selling off four Scrips i.e. Eastern Silk Industries for Rs 45,748.00 ICICI Bank for Rs 53,987.57, Reliance Industries for Rs.77, 808.50 and GMR Industries for Rs 34016 (minus brokerage charges) on 14.02.2006 in Bombay Stock Exchange – totaling Rs 2,11,560.00 through M/s Karan Investments, Anekant Palace, Rajpur Road, Dehradun, which is a registered body with the Securities and Exchange Board of India. (Photocopies of transaction are attached). Photocopy of the deposit entry of the amount in my Bank of Baroda saving Bank account is also attached, along with the relevant entry of the cheque No. 63021 dated 22.02.2006 for Rs 2,00,000 (Rs. Two Lac only) issued in favor of M/s Rohan Motors (Authorized Maruti Motors Dealer) cleared by them on 25.02.2006 for and on behalf of Sri Nirmal Chandra Semwal, my son.

With regards,

Encls. Five

You're faithfully

(M R Semwal)

Dehradun

Dated: 22.09.2007,

Report-98

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KARAN INVESTMENTS

2659158

Partywise Settlementwise Net Obligation Bill

Ex Type	Date	Scrp Name	Yr. Sale	Yr. Pur.	Rate	Cr. Amt.	Dr. Amt.	Brok.	Delv. Qty.	Delv. Brok.	S. Tax
M R SEMWAL											
N 2006029											
NS TR	14/02/06	EASTERN SILK		200	231.05			46.00	-200	416.00	0
		<u>Scrp Total..</u>		200		46210.00	0.00		-200		
NS TR	14/02/06	ICICI		91	599.26			54.60	-91	490.49	0
		<u>Scrp Total..</u>		91		54532.66	0.00		-91		
NS TR	14/02/06	RELIANCE		110	714.50			78.10	-110	708.40	0
		<u>Scrp Total..</u>		110		78595.00	0.00		-110		
						179337.66		178.70		1614.89	0.00
						177644.07					

DUE TO YOU

For Karan Investment

[Signature]
Proprietor

Revised - 9/18

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KARAN INVESTMENTS

Partywise Settlementwise Net Obligation Bill

Ex Type	Date	Scrip Name	Yr. Sale	Yr. Pur.	Rate	Cr. Amt.	Dr. Amt.	Brok.	Delv. Qty.	Delv. Brok.	S. Tax
		M R SEMWAL									
		R 506221									
BQ TR	14/02/06	GMR INDS		200	171.80			34.00	-200	310.00	0
		<u>Scrip Total..</u>		<u>200</u>		34360.00	0.00		-200		
						34360.00		34.00		310.00	0.00
		DUE TO YOU				<u>34016.00</u>					

For Karan Investment

[Signature]
Proprietor

Request - 98

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KARAN INVESTMENTS

Financial Subledger With Balance

Exch Doc Type	Date	Doc Idno	Doc Desc	Chk No/BillNo	Dr. Amt	Cr. Amt	Balance
MR03 M R SEMWAL							
				0.Bal.....	0.00		
NS	SJ NO 16/02/06	M2006029	Net Obligatio	2		177544.07	177544.07 Cr.
BO	SJ NO 16/02/06	R506221	Net Obligatio	2		34016.00	211560.07 Cr.
Transactions Total :						211560.07	
Closing Balance :						211560.07	

For Karan Investment

[Handwritten Signature]
Proprietor

PCF PACK (0135) 2724413, 2774414

आपका सम्बल ...

... हैनारी जमा योजनाएं

- सम्पूर्ण सुरक्षा
- आकर्षक प्रतिफल
- आहरण को सुविधा
- भनपसंद योजनाएं

Request - 9B

4

YOUR FIRM ANCHOR...
... OUR DEPOSIT SCHEMES

- Total Security
- Good Returns
- Easy Withdrawal Facility
- Choice of Attractive Schemes



बैंक ऑफ़ बड़ौदा
Bank of Baroda

शाखा
Branch

नाम

Name(s)

Sh. Mukand Ram Semwal

व्यवसाय

Occupation

पता

Address

खाता क्र.

Account No.

9B 9834

भुगतान आदेश

Payment Instructions

00880/00001159

तारीख / Date

प्रबंधक / Manager

Request-9B

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तारीख	विवरण	चेक क्र.	आहरण	जमा	शेष	आद्यक्षर
Date	Particulars	Cheque No.	Withdrawal	Deposit	Balance	Initials

	BALANCE B/F				1,66,189.22 CR	
1	12-11-05 TO CASH NIRMAL SEMWAL	480238	1,00,000.00		66,189.22 CR	
2	03-01-06 BY TRANSFER SALARY	0		7,888.00	74,077.22 CR	
3	03-01-06 BY TRANSFER SALARY	0		8,928.00	83,005.22 CR	
4	07-01-06 BY INTEREST Credit	0		2,520.00	85,525.22 CR	
5	01-02-06 BY TRANSFER PENSION JAN,06	0		7,888.00	93,413.22 CR	
6	18-02-06 TO CLEARING DD MOTORS	480239	5,000.00		88,413.22 CR	
7	20-02-06 BY CLEARING	3		2,11,560.00	2,99,973.22 CR	
8	20-02-06 TO CLEARING CLG	3	2,11,560.00		88,413.22 CR	
9	20-02-06 TO TRANSFER IC	84.00			88,329.22 CR	
10	24-02-06 BY CLEARING	3		2,11,560.00	2,99,889.22 CR	
11	25-02-06 TO CLEARING ROHAN MOTORS	63021	2,00,000.00		99,889.22 CR	
12	02-03-06 BY CLEARING	47955		844.35	1,00,733.57 CR	
13	02-03-06 BY TRANSFER PENSION FEB,06	0		7,888.00	1,08,621.57 CR	
14	13-04-06 BY TRANSFER PENSION MAR06	0		11,539.00	1,20,160.57 CR	



15	28-04-06 BY TRANSFER TREASURY	0		7,888.00	1,28,048.57 CR	
16	30-05-06 BY TRANSFER SALARY	0		8,868.00	1,36,916.57 CR	
17	06-07-06 TO TRANSFER	0	5,000.00		1,31,916.57 CR	
	ATM CASH WD ASHLEY HALL DEHRADUN DEHRAD					
19	06-07-06 BY TRANSFER	0		8,084.00	1,40,000.57 CR	
20	08-07-06 BY INTEREST Credit	0		1,656.00	1,41,656.57 CR	
21	11-07-06 TO CLEARING NAT. INS.	63023	2,249.00		1,39,407.57 CR	
22	17-07-06 TO TRANSFER MANOHAR GHEE	63024	1,411.00		1,37,996.57 CR	
23	01-08-06 BY TRANSFER PENSION	0		8,084.00	1,46,080.57 CR	
	19-08-06 To Smti Devi	63022	50,000		96,080.57 CR	

P-10 96,080.57 CR

STATE BANK OF INDIA

To

Nirmal Chandra Semwal s/w/d of Mukandi Ram Semwal
J-1, JUDGES COLONY, MORADABAD.

STATE BANK OF INDIA
MORADABAD

Request-98

CL /

23-Feb-2006

Dear Sir / Madam,

PERSONAL SEGMENT ADVANCES :
LOAN FOR PURCHASE OF CAR/VEHICLE - PRASHASAN PLUS
MEDIUM TERM LOAN OF Rs. 250000.00

With reference to your application dated 22/Feb/2006, we have to advise having sanctioned a Term Loan of Rs. 250000.00 on the following terms and conditions.

AMOUNT IN WORDS :

(Rupees Two Lacs Fifty Thousand Only)

PURPOSE :

The loan is sanctioned to you for the purpose of purchase car/vehicle

MARGIN :

(45.30 %)

FLOATING RATE OF INTEREST Special 1.75 % below SBAR, effective rate being 8.50% per annum with monthly rests, the current effective rate being 8.50% . The rate of interest is subject to revision from time to time and you / applicant shall be deemed to have notice of changes in the rate of interest whenever the changes in SBAR are displayed/ notified at/ by the Branch/ published in newspapers/ made through entry of interest charged in the passbook/ statement of account sent to you/applicant, etc. The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in SBAR. 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.

Rate under tie up.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to charge at its own discretion enhanced rates of interest on the outstanding in the loan account(s) or a portion thereof or for any default or irregularity on the part of the borrower(s) which is the opinion of the Bank warrants charging of such enhanced rates of interest for such period as the bank may deem fit. Besides the bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

The rate of interest is subject to revision from time to time and you / applicant shall be deemed to have notice of changes in the rate of interest whenever the changes in SBAR are displayed/ notified at/ by the Branch/ published in newspapers/ made through entry of interest charged in the passbook/ statement of account sent to you/applicant, etc. The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in SBAR. 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.

REPAYMENT

In 60 EMI of Rs.5129/-

Repayment will start immediately . till the entire loan with interest is paid.

Applicant did not opt for SBI Life Insurance policy.

The first installment commences from the month following month of purchase of above said article(s)/ vehicle.

Wherever repayment is through post dated cheques, the cheques should be dated prior to 7th of every month.

Prepayment Charges: The Bank reserves the right to levy prepayment charges of 2% of the amount prepaid in excess of normal EMI dues.

Sanction / Page 1 / 2

Request-9B

SECURITY : The loan will be secured by :

a. Hypothecation of the consumer durable item(s) / two wheeler/ jeep purchased out the amount in favour of the bank. Noting of Bank's Hypothecation charge in the Books of RTO and the Registration Book will be essential in respect of finance for two/ four wheeler vehicles. Applicant will also be required to furnish a copy of Registration Book for Bank's record after recording of Bank's Hypothecation charge therein by RTO.

THIRD PARTY GUARANTEE

Collateral by way of Third Party Guarantee(Full Names)

SHRI SUNDER LAL

SECURITY DOCUMENTS :

The following documents will be executed by you before disbursement : • Term Loan Agreement for Car Loan • Guarantee Agreement • Annexures I and II in respect of Disclosure to CIBIL and blank TO / TTO forms • Take Delivery Letter in respect of Vehicle / Car

INSPECTION (FOR VEHICLE) : Once at the time of purchase. However, the Bank reserves its right to inspect the vehicle and registration documents at regular intervals.

SBI Life Group Insurance:

You have not opted for SBI Life Insurance policy.

LEGAL EXPENSES ETC. : All expenses like valuer's fees, insurance premium, stamp duty, registration charges and other incidental expenses incurred in connection with the loan are to be borne by you.

PROCESSING CHARGES :

Waived as special case - (R259)

SPECIAL STIPULATIONS :

NA

DISBURSEMENT :- The loan amount will be disbursed by means of account payee Bankers Cheque/ demand draft in the name of supplier/ dealer after execution of prescribed security documents.

Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the document(s) executed/ to be executed in connection with the loan and as may be prescribed by the Bank from time to time. The duplicate copy of this 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 herewith.

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

The loan is also subject to other terms and conditions that may be prescribed by the Bank from time to time and in the documents executed in connection with the loan.

Yours faithfully

BRANCH MANAGER

Received the original. Terms and conditions accepted.

BORROWER(S)

Date

Terms and conditions of the loan are noted.

GUARANTOR(S)