

Santlal
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Encl-2

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682 Regd

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5 Request-127

31
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R-1193
13-1-09

749

From : Brahmatej Chaturvedi,
Judicial Magistrate- II, Gonda.

To : Joint Registrar,
Hon'ble High Court of Judicature at
Allahabad.

Through : District Judge,
Gonda.

Ref. : Letter No. 15502/IV-3162 / Admin 'A' / Dated: Allahabad:
01-12-2008 sent to District Judge, Gonda.

Subject : Arrangement Letter of bank loan regarding purchase of
Maruti Alto LXI Car.

Sir,

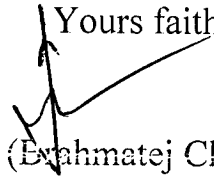
With reference to your above mentioned letter I, most respectfully , have to submit that I have been ordered to furnish the copy of Arrangement Letter of bank loan of Rs. 2,74,000/- regarding purchase of Maruti Alto LXI Car. The information regarding the purchase of above mentioned car has been sent to Hon'ble High Court through District Judge, Gonda (Endorsement No.2122,dated 15.10.2008). Being a new officer, I came to know about furnishing the information at a later stage. Please accept my apologies for any inconvenience this delay has caused.

The copy of Arrangement Letter of bank loan of Rs. 2,74,000/- regarding purchase of Maruti Alto LXI Car is being attached ^{herewith} for kind perusal of the Hon'ble Court.

With regards,

Date: 18-12-2008.

Yours faithfully


(Brahmatej Chaturvedi)
Judicial Magistrate- II, Gonda.

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J.R.(M)
wef

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76 JAN 2009

27.08/2-9/08
दिवस 19-12-08
अप्रसरित

पुनः न्यायाधीश, गोंडा
19.12.08

Seen by Hon'ble M.P.
Mishra, J. on 25.2.09

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178
So. Adm. 1/1

16-1-09

A.K.S.
24-1-09

Request 127

ANNEXURE - VII

ARRANGEMENT LETTER
(FINANCE FOR CONSUMER DURABLES/TWO WHEELER/CAR OR JEEP)

STATE BANK OF INDIA
Gonda BRANCH

To,
Shri/Smt. Bharanraj Chaturvedi

Civil Court

Gonda

Ref No :

Date 10/08/07

Dear Sir,

Personal Segment Advances :

Loan for purchase of Car

Term Loan of Rs. 2,74,000/- lakhs

With reference to your application dated we hereby sanction you a Term Loan of Rs. 2,74,000/- (Rupees two lacs seventy four thousand only) on the following terms and conditions :

1. **Purpose :**
The loan is sanctioned to you for the purpose of purchase of a Car

2. **Margin :** %

3. **Rate of Interest** 12.50%

Fixed Rate of Interest :*

Interest on the loan will be charged at 12.50% p.a. on highest monthly reducing balance at quarterly 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.

Floating Rate of Interest :*

Interest on the loan will be charged at 12.50% p.a. over relax SBMTLR (for term loans)/PLR/SBAR (for current account overdraft) which is currently 13% p.a. (The current effective rate being 12.50% p.a.) with quarterly rests. The rate of interest is subject to revision from time to time and you shall be deemed to have notice of changes in the rate of interest whenever the changes in SBMTLR/PLR(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 etc. The Bank has the option to reduce or increase the EMI or extend the repayment period consequent upon changes in SBMTLR/PLR(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.

4. Repayment :

The loan is to be repaid in Equated Monthly Instalments of Rs Rs. 4074/- each till the entire loan with the interest is fully repaid. The first instalment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheques should be dated prior to the 7th of every month.

5. Security :

The loan will be secured by :

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

6 Insurance :

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

7. Inspection (for vehicles) :

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

8. Legal Expenses etc. :

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

9. Processing Charges :

Processing charges of Rs. 1370/- only) are payable immediately.

(Rupees one thousand three hundred seventy only)

10. Disbursement :

The loan amount will be disbursed by means of an account payee Banker's cheque/ demand draft in the name of the supplier/dealer after execution of prescribed security documents.

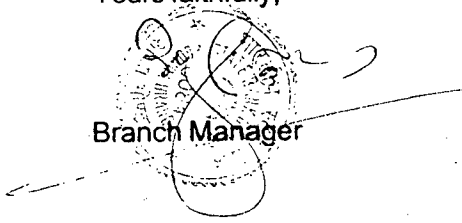
Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/ to be executed in connection with the loan and as may be prescribed by the Bank

Request-12A

from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein.

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

Yours faithfully,


Branch Manager

Received the original. Terms and conditions accepted

Borrower(s).....

Date.....

Terms and conditions of the loan are noted

Guarantor(s).....

Date

*Delete whichever not applicable.

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